

64TH CONGRESS }
2d Session

HOUSE OF REPRESENTATIVES

Document
No. 1503

ANNUAL REPORT OF THE
COMMISSIONERS OF THE
DISTRICT OF COLUMBIA
YEAR ENDED JUNE 30, 1916

Vol. IV
REPORT OF
THE BOARD OF EDUCATION



WASHINGTON

1916

64TH CONGRESS }
2d Session

HOUSE OF REPRESENTATIVES

{ DOCUMENT
No. 1503

ANNUAL REPORT OF THE
COMMISSIONERS OF THE
DISTRICT OF COLUMBIA
YEAR ENDED JUNE 30, 1916

Vol. IV
REPORT OF
THE BOARD OF EDUCATION



WASHINGTON
1916



CONTENTS.

	Page.
Report of the president of the board of education.....	5
School calendar.....	6
Brief school directory, 1916-17.....	7
Superintendent's report.....	17
General statistics of the schools:	
Statistics other than fiscal.....	64
Enrollment of pupils.....	66
Teachers.....	66
Enrollment of night-school pupils.....	67
Relative number of pupils enrolled in the different groups of schools.....	67
Attendance, teachers, buildings, rooms, cost per pupil, summary of.....	68
Pupils, by grades, enrollment of.....	69
Pupils, by grades and sexes, enrollment of.....	69
Pupils, white, by grades and sexes, enrollment of.....	70
Pupils, colored, by grades and sexes, enrollment of.....	71
Elementary schools, enrollment, attendance, and discipline of.....	71
Secondary schools, enrollment, attendance, and discipline of.....	71
Classes below the high schools, number of.....	72
Pupils to a class, average number of.....	72
Officers, teachers, janitors, caretakers, et al., number and distribution of...	73
Secondary schools, statistics of—	
Central High.....	74
Eastern High.....	75
Western High.....	76
Business High.....	77
McKinley High.....	78
M Street High.....	79
Business department of (Phelps School) M Street High.....	80
Armstrong High.....	80
Normal schools, enrollment, attendance, and discipline of.....	81
Vocational schools, enrollment, attendance, and discipline of.....	81
Distribution of pupils by grades in the respective divisions and the average number of pupils to the teacher.....	82
Condition of school buildings.....	84
Growth of the schools—average enrollment of pupils, white and colored, and the number of teachers since 1880.....	89
Amount expended for rent and sites and buildings since 1880.....	89
Summary of attendance of pupils for each school month—	
First report.....	90, 97, 104
Second report.....	91, 98, 105
Third report.....	92, 99, 106
Fourth report.....	93, 100, 107
Fifth report.....	94, 101, 108
Sixth report.....	95, 103, 109
Financial statement—resources and disbursements.....	111
Expenditures, consolidated statement of.....	116
Expenditures, detailed comparative statement of.....	119

General statistics of the schools—Continued.	Page.
School buildings, cost of sites and erection of.....	122
Examiners, board of, for white schools.....	130
Examiners, board of, for colored schools.....	135
Assistant superintendent in charge of white schools.....	138
Intermediate instruction, director of.....	143
Primary instruction, director of.....	148
Supervising principals, 1-9 divisions.....	153
Ungraded schools, supervisor in charge, 1-9 divisions.....	159
Ungraded schools, supervisor in charge, 10-13 divisions.....	162
Chief attendance officer.....	165
Child labor, clerk in charge of.....	167
Night schools, director of.....	168
Music, director of.....	172
Drawing, director of.....	176
Manual training, supervisor of.....	177
Domestic science, director of.....	179
Domestic art, director of.....	183
Medical inspection, supervisor of.....	186
Physical training, director of.....	192
Kindergarten, director of.....	195
School gardens, teacher in charge of.....	200
Summer playgrounds and vacation schools, director in charge of.....	202
Normal school, J. Ormond Wilson, principal of.....	207
Central High School, principal of.....	211
Eastern High School, principal of.....	218
Western High School, principal of.....	222
Business High School, principal of.....	228
McKinley High School, principal of.....	243
Assistant superintendent in charge of colored schools.....	247
Primary instruction, assistant director of.....	256
Attendance officer for colored schools.....	258
Supervising principals, 10-13 divisions.....	260
Drawing, assistant director of.....	262
Manual training, acting assistant in charge.....	263
Domestic science, assistant director of.....	264
Domestic art, assistant director of.....	266
Physical training, assistant director of.....	266
Kindergartens, assistant director of.....	267
Normal school, Myrtilla Miner, principal of.....	268
M Street High School, principal of.....	272
Armstrong High School, principal of.....	275
Vocational school, O Street, principal of.....	280

REPORT OF THE BOARD OF EDUCATION OF THE DISTRICT OF COLUMBIA

To the Commissioners of the District of Columbia:

The report of the board of education for the school year July 1, 1915, to June 30, 1916, is herewith submitted. The terms of Mrs. Edith Kingman Kern, Mr. Henry P. Blair, and Dr. Creed W. Childs expired June 30, 1916. Mrs. Margarita S. Gerry, Dr. John Van Schaick, jr., and Dr. J. Hayden Johnson were appointed to succeed them.

The report shows the many interesting phases of new development on which the schools are entering as well as illustrating the sterling character of work being done by our local system in the fundamentals of public school education.

I can not close my own service without public acknowledgement of the loyalty and devotion which officers, teachers, and janitors all bear to the board of education and to the community they serve in that most exalted civic position—the educators of all the children of all the people.

Respectfully submitted.

HENRY P. BLAIR,
President Board of Education.

OCTOBER 9, 1916

SCHOOL CALENDAR.

1916. School opens (beginning of the first half year): Monday, September 18.¹
Thanksgiving holiday: Thursday and Friday, November 30 and December 1.
Christmas holiday: December 24, 1916 to Friday, January 1, 1917, both inclusive.
1917. End of the first half year: Wednesday, January 31.
Beginning of the second half year: Thursday, February 1.
Washington's Birthday: Thursday, February 22.
Easter holiday: Friday, April 6, to Friday, April 13, both inclusive.
Memorial Day: Wednesday, May 30.
School closes (end of second half year): Wednesday, June 20.
School opens: Monday, September 17.
-

¹ Postponed to October 2, by order of the board.

BOARD OF EDUCATION OF THE DISTRICT OF COLUMBIA.

1916-1917.

MEMBERS.

Rev. Dr. JOHN VAN SCHAICK, Jr.....1417 Massachusetts Avenue NW.
Mr. ERNEST H. DANIEL.....2111 Nineteenth Street NW.
Mr. JOHN B. LARNER.....Washington Loan & Trust Building.
Mrs. SUSIE ROOT RHODES.....1004 Park Road NW.
Mr. WILLIAM T. GALLIHER.....American National Bank.
Mrs. CORALIE F. COOK.....Howard University.
Mr. FOUNTAIN PEYTON.....505 D Street NW.
Mrs. MARGARITA S. GERRY.....2944 Macomb Street NW.
Dr. J. HAYDEN JOHNSON.....1842 Vermont Avenue NW.

OFFICERS OF THE BOARD.

President: Rev. Dr. JOHN VAN SCHAICK, Jr.....1417 Massachusetts Avenue NW.
Vice president: Mr. ERNEST H. DANIEL.....2111 Nineteenth Street NW.
Secretary: Mr. HARRY O. HINE.....3204 Highland Avenue, Cleveland Park.

REGULAR MEETINGS.

The regular meetings of the Board of Education are held on the first and third Wednesdays of each month at 3.30 p. m. in the Franklin School Building, Thirteenth and K Streets NW.

The terms of the members of the Board of Education expire on the following dates:

Mr. ERNEST H. DANIEL, June 30, 1917.
Mr. WILLIAM T. GALLIHER, June 30, 1917.
Mrs. CORALIE FRANKLIN COOK, June 30, 1917.
Mr. JOHN B. LARNER, June 30, 1918.
Mrs. SUSIE ROOT RHODES, June 30, 1918.
Mr. FOUNTAIN PEYTON, June 30, 1918.
Rev. Dr. JOHN VAN SCHAICK, Jr., June 30, 1919.
Mrs. MARGARITA S. GERRY, June 30, 1919.
Dr. J. HAYDEN JOHNSON, June 30, 1919.

COMMITTEES OF THE BOARD OF EDUCATION FOR THE FISCAL YEAR ENDING JUNE 30, 1917.

Ways and means.—THE ENTIRE BOARD.

Elementary schools and night schools.—Mrs. RHODES, Mr. DANIEL, Mr. LARNER, Dr. JOHNSON, Mrs. COOK.

Normal high, manual training, and trade schools.—Mr. GALLIHER, Mrs. GERRY, Mrs. COOK, Mr. PEYTON, Mr. VAN SCHAICK, Jr.

Textbooks and school supplies.—Mr. LARNER, Mrs. RHODES, Mrs. GERRY, Dr. JOHNSON.

Inspection and disposal of unserviceable materials.—Mr. PEYTON, Mr. DANIEL, Mr. GALLIHER.

Sites, buildings, repairs, and janitors.—Mr. DANIEL, Mr. LARNER, Mr. GALLIHER, Mr. PEYTON, Mr. VAN SCHAICK, Jr.

Hygiene and sanitation.—Dr. JOHNSON, Mrs. GERRY, Mr. GALLIHER, Mrs. COOK.

Water supply and drainage.—Mr. PEYTON, Mr. GALLIHER, Mrs. COOK.

Rules and by-laws.—Mr. LARNER, Mr. DANIEL, Mr. VAN SCHAICK, Jr.

Military affairs and athletics.—Mr. DANIEL, Mr. GALLIHER, Mrs. GERRY, Mr. VAN SCHAICK, Jr., Mr. PEYTON.

Playgrounds and school gardens.—Mrs. RHODES, Mr. LARNER, Mrs. COOK, Mr. PEYTON.

Special schools.—Mrs. GERRY, Mr. LARNER, Mrs. COOK, Dr. JOHNSON, Mrs. RHODES.

Libraries and lectures.—Mrs. COOK, Mr. DANIEL, Mr. LARNER, Dr. JOHNSON, Mrs. RHODES.

Awards and prizes.—Dr. JOHNSON, Mr. LARNER, Mrs. GERRY.

Parent-teacher associations.—Mrs. GERRY, Mr. DANIEL, Mrs. RHODES, Mr. PEYTON, Dr. JOHNSON.

SPECIAL COMMITTEE.

Teachers' retirement.—Mr. GALLIHER, Mr. DANIEL, Mrs. RHODES, Mrs. COOK, Mr. VAN SCHAICK, Jr.

OFFICE OF SUPERINTENDENT OF SCHOOLS.

ERNEST L. THURSTON, *Superintendent of Public Schools*; office, Franklin School; residence, 1414 Madison Street NW.

Miss A. M. SIMONTON, clerk.

Office of assistant superintendent of white schools:

STEPHEN E. KRAMER, *Assistant Superintendent of Public Schools*; office, Franklin School; residence, 1725 Kilbourne Street NW.

Miss M. ALVINA CARROLL, stenographer.

Office of assistant superintendent of colored schools:

ROSCOE CONKLING BRUCE, *Assistant Superintendent of Public Schools*; office, Franklin School; residence, 1327 Columbia Road NW.

J. P. TAYLOR, clerk.

ALEXANDER T. STUART, *Director of Intermediate Instruction*; office, Franklin School; residence, The Wyoming.

JOHN A. CHAMBERLAIN, *Supervisor of Manual Training*; office, Franklin School; residence, 1502 Emerson Street NW.

Miss EDITH MARSHALL, *Director of Primary Instruction*; office, Franklin School; residence, The Farragut.

Miss E. F. G. MERRITT, *Assistant Director of Primary Instruction*; office, Miner Normal School; residence, 1630 Tenth Street NW.

Miss CATHERINE R. WATKINS, *Director of Kindergartens*; office, Berret School; residence, 1720 Oregon Avenue.

Miss N. T. JACKSON, *Assistant Director of Kindergartens*; office, Miner Normal School; residence, 1834 Ninth Street NW.

HARRY O. HINE, *Secretary of the Board*, office of the Board of Education; office, Franklin School; residence, 3204 Highland Avenue, Cleveland Park.

JOHN W. F. SMITH, *Statistician*, office of Statistics and Publications; office, Franklin School; residence, 816 Fourth Street NW.

RAYMOND O. WILMARTH, *Chief Accountant*, office of Finance and Accounting; office, Franklin School; residence, 227 John Marshall Place NW.

Miss SADIE L. LEWIS, *Chief Attendance Officer*; office, Berret School; residence, 3919 Georgia Avenue NW.

Mrs. IDA G. RICHARDSON, *Attendance Officer*; office, Garnet School; residence, 309 Eleventh Street NE.

Miss LURA C. RUGG, *Clerk in charge of Child Labor Law Office*; office, Berret School; residence, 813 Newton Street NW.

HUGH F. McQUEENEY, *Superintendent of Janitors*; office, Franklin School; residence, Bladensburg Road NE.

STOREHOUSE.

S. B. SIMMONS, *Custodian*; office, 1600 Eckington Place NE.; residence, 1459 Corcoran Street NW.

BOARDS OF EXAMINERS.

For the white schools: Superintendent THURSTON, chairman; HARRY ENGLISH, secretary; Miss SARAH E. SIMONS. Office, Franklin School.

For the colored schools: Superintendent THURSTON, chairman; secretary, N. E. WEATHERLESS; Miss HARRIET E. RIGGS. Office, Franklin School.

MEDICAL INSPECTION SERVICE.

Supervising Medical Inspector.

J. A. MURPHY.....1736 Columbia Road NW.

Physicians.

Name of medical inspector.	Office.
JOHN S. ARNOLD.....	24 Second Street NE.
COURSEN B. CONCKLIN.....	1344 R Street NW.
HENRY W. FREEMAN.....	1900 Thirteenth Street NW.
GEORGE H. HEITMULLER.....	1333 N Street NW.
HENRY C. MACATEE.....	1478 Harvard Street NW.
¹ HARRY A. ONG.....	1768 Columbia Road NW.
ALBERT RIDGLEY.....	950 S Street NW.
LOUISE TAYLOR-JONES.....	1217 Connecticut Avenue NW.
JOHN D. THOMAS.....	1726 M Street NW.
CHARLES A. TIGNOR.....	473 Florida Avenue NW.
PRENTISS WILLSON.....	1732 Connecticut Avenue NW.

Dentists.

WILLIAM C. KILLINGER.....Northeast corner Thirteenth and I Streets NW.
C. CLIFFORD FRY.....1110 Eighteenth Street NW.

Nurses.

MARGARET L. BRAXTON.....1705 Tenth Street NW.
EULAH B. FLYNN.....3240 S Street NW.
ELLA DALY FLEMING.....13 Grant Place.
BERTHA MCKAY OHR.....2129 F Street NW.
MARGARET THOMPSON.....706 Eleventh Street NW.

FIRST DIVISION.

Supervising principal, BEN W. MURCH.

Office, Dennison School; residence, 1703 Thirty-fifth Street NW.

Code No.	No. of building.	Name.	Location.	Name of principal.
102	65	Adams, John Quincy..	R Street, between Seventeenth Street and New Hampshire Avenue NW.	Miss A. P. Stromberger, 1325 Massachusetts Avenue SE.
103	53	Addison, Henry.....	P Street, between Thirty-second and Thirty-third Streets NW.	Miss E. E. Darneille, 2900 Q Street NW.
113	66	Berret, James G.....	Fourteenth and Q Streets NW.	Miss M. Ella Given, 3 Grafton Street, Chevy Chase, Md.
137	113	Brown, Elizabeth V...	Connecticut Avenue extended.	
139	25	Conduit Road.....	Conduit Road.....	Miss Katharine Carroll, 449 New Jersey Avenue SE.

¹Temporary.

FIRST DIVISION—Continued.

Code No.	No. of building.	Name.	Location.	Name of principal.
144	68	Corcoran, Thomas.....	Twenty-eighth Street, between M Street and Olive Avenue NW.	Miss M. F. Gore, 1147 New Hampshire Avenue NW.
146	26	Curtis, William Wallace.	O Street, between Thirty-second and Thirty-third Streets NW.	Miss E. M. Chase, 3020 Dent Place NW.
155	52	Dennison, William....	S Street, between Thirteenth and Fourteenth Streets NW.	Miss Mary Lackey, 4130 Rhode Island Avenue, NW.
166	160	Eaton, John.....	Thirty-fourth and Lowell Streets NW.	Miss Josephine Burke, 1440 Belmont Street NW.
177	92	Fillmore, Millard.....	Thirty-fifth Street between R and S Streets NW.	Miss Mary Ossire, 2729 Ontario Road.
178	32	Force, Peter.....	Massachusetts Avenue, between Seventeenth and Eighteenth Streets NW.	Miss Janet McWilliam, 2142 K Street NW.
207	147	Hyde, Anthony T.....	O Street, between Thirty-second and Thirty-third Streets NW.	Miss H. C. Lasir, 1427 Girard Street NW.
215	.....	Industrial Home.....	Wisconsin Avenue NW.....	Miss B. L. Pulizzi, 1118 Lamont Street NW.
220	69	Jackson, Andrew.....	R Street, between Thirtieth and Thirty-first Streets, NW.	Miss C. A. Ossire, 2729 Ontario Road NW.
287	110	Reservoir.....	Conduit Road, near reservoir..	Miss J. Roberta Ossire, 2729 Ontario Road NW.
309	102	Tenley.....	Tenley, D. C.....	Miss H. L. Walsh, 3427 Thirteenth Street NW.
311	14	Threlkeld, John.....	Thirty-sixth Street and Prospect Avenue NW.	Miss Grace Wanstall, 1706 F Street NW.
342	164	Wisconsin Avenue....	Wisconsin Avenue and Thirty-third Street NW.	

THIRD DIVISION.

Supervising principal, ROBERT L. HAYCOCK.

Office, Powell School; residence, 1606 Longfellow Street NW.

120	104	Brightwood.....	Georgia Avenue, Brightwood, D. C.	Miss H. G. Nichols, 2604 University Place NW.
121	151	Brightwood Park.....	Ninth and Ingraham Streets NW.	Miss Mary A. Dilger, 1211 Euclid Street NW.
142	154	Cooke, Henry D.....	Seventeenth and Columbia Road.	Mr. Chas. A. Johnson, 2837 Twelfth Street NE.
206	119	Hubbard, Gardiner G.	Kenyon Street, between Eleventh and Thirteenth Streets NW.	
222	95	Johnson, Andrew.....	School and Lamont Streets, Mount Pleasant.	Miss C. G. Brewer, 2814 Cathedral Avenue, NW.
.....	21	Johnson Annex.....	School Street, Mount Pleasant.	
248	72	Monroe, James.....	Columbia Road, between Georgia and Sherman Avenues NW.	Miss Blanche Beckham, 2721 N Street NW.
249	125	Morgan, Thomas P. ¹ ..	V Street, between Champlain and Eighteenth Streets NW.	Miss N. E. L. McLean, 1838 Calvert Street NW.
270	175	Park View.....	Warder Street, corner of Newton NW.	Miss F. S. Fairley, 109 Ridge Road SE.
273	131	Petworth.....	Georgia Avenue and Shepherd Street NW.	Miss M. W. Frank, 1003 Otis Place NW.
277	157	Powell, Charles F.....	School Street, near Park Road.	Miss Mary C. McGill, 1415 Chapin Street NW.
288	146	Ross, John W.....	Harvard Street, between Eleventh and Thirteenth Streets NW.	Miss K. H. Bevard, The Gladstone, 1423 R Street NW.
307	118	Takoma.....	Takoma.....	Miss K. R. Macqueen, 2820 Thirteenth Street NW.
336	163	West, Joseph R.....	Farragut Street, between Thirteenth and Fourteenth Streets NW.	Miss Blanche Pattison, 32 West Kirk Street, Chevy Chase, Md.
341	162	Wilson Normal Critic ²	Harvard Street, corner of Eleventh Street NW.	(See Wilson Normal School.)
343	101	Woodburn.....	Riggs and Blair Roads.....	Miss H. E. King, 587 Columbia Road NW.

¹ Includes one first-grade and one second-grade practice class of the normal school.² Includes two each of first, second, third, and fourth grades for practice classes and one kindergarten.

FOURTH DIVISION.

Supervising Principal, WALTER B. PATTERSON.

Office, Henry School; residence, 422 Randolph Street NW.

[NOTE.—For ungraded schools in charge of supervising principal, see p. 14.]

Code No.	No. of building.	Name.	Location.	Name of principal.
203	33	Henry, Joseph.....	P Street, between Sixth and Seventh Streets NW.	Henry W. Draper, The Caven- dish, Columbia Road and Mo- zart Place NW. C. K. Finckel, 1839 Monroe Street NW. Miss Metella King, 1001 Eighth Street NW. See page 14.
275	86	Polk, James K.....	Seventh and P Streets NW....	
310	156	Thomson, Strong J....	L and Twelfth Streets NW....	
	15	Franklin.....	Thirteenth and K Streets NW.	
333	51	Webster, Daniel.....	Tenth and H Streets NW.....	
.....	.....	Ungraded schools.....	Located in different sections of the city.	See page 14.
.....	.....	Night schools.....	.....do.....	See p. 16.

FIFTH DIVISION.

Supervising Principal, SELDEN M. ELY.

Office, Gales School; residence, 50 S Street NW.

101	27	Abbot, George J.....	Sixth Street and New York Avenue NW.	Miss S. R. Craighill, 3062 Q Street NW.
105	70	Arthur, Chester A.....	Arthur Place NW.....	Miss A. M. Clayton, 3459 Four- teenth Street NW.
115	61	Blake, James H.....	North Capitol Street, between K and L Streets NW.	Miss Emily Scrivener, 1012 Mon- roe Street NE.
123	103	Brookland.....	Monroe and Tenth Streets NE.	Miss M. E. Little, The Stanhope, New Jersey Avenue and First Street NW.
138	165	Cleveland, Grover.....	Eighth and T Streets NW....	Miss S. B. Kent, The Laclede, 1223 Vermont Avenue NW.
167	116	Eckington.....	First and Quincy Streets NE..	Miss M. R. Lyddane, 1814 First Street NW.
169	133	Emery, Matthew G...	Lincoln Avenue and Prospect Street NE.	Miss Adelaide Davis, 223 Second Street SE.
190	143	Gage, Nathaniel P....	Second Street above U Street NW.	Miss Mary E. Bond, 1741 Oregon Avenue NW.
191	36	Gales, Joseph.....	First and G Streets NW.....	Miss S. E. White, 1769 Columbia Road.
236	108	Langdon.....	Franklin and Twentieth Streets NE.	Miss A. M. Sisson, Olympia Apartments, Fourteenth and Euclid Streets NW.
295	22	Seaton, William W. ¹ ...	I Street, between Second and Third Streets NW.	Miss S. C. Collins, The Montgom- ery, North Capitol and M Streets NW.
315	45	Twinning, W. J.....	Third Street, between N and O Streets NW.	Miss M. I. Furmage, 1403 Sixth Street NW.

SIXTH DIVISION.

Supervising Principal, Miss FLORA L. HENDLEY.

Office, Ludlow School; residence, 1216 L Street NW.

112	48	Benning, William.....	Anacostia Road, between Ben- ning Road and F Street NE.	Miss C. H. Pimper, 1302 Thir- tieth Street NW.
114	50	Blair, Francis P., sr...	I Street, between Sixth and Seventh Streets NE.	Miss E. F. Goodwin, 1414 K Street NW.
116	145	Blow, Henry T.....	Nineteenth Street and Ben- ning Road NE.	Miss M. L. Smith, 1234 B Street SW.
202	107	Hayes, Rutherford B..	Fifth and K Streets NE.....	Miss E. M. Fisher, 1339 Irving Street NW.
230	128	Kenilworth.....	Kenilworth, D. C.....	Miss Helen M. Knighton, 57 K Street NW.
238	142	Ludlow, William.....	Southeast corner Sixth and G Streets NE.	Miss E. C. Dyer, 1702 Ninth Street NW.
246	71	Madison, James.....	Tenth and G Streets NE.....	Miss M. J. Austin, 1824 Kilbourne Place NW.
274	94	Pierce, Franklin.....	G and Fourteenth Streets NE.	Miss K. C. Babbington, 78 I Street NW.
308	88	Taylor, Zachary.....	Seventh Street, near G Street NE.	Miss S. E. Thomas, 3114 O Street.
332	121	Webb, William B.....	Fifteenth and Rosedale Streets NE.	Miss A. J. Bell, 1443 Chapin Street NW.
339	136	Wheatley, Samuel G..	Twelfth and N Streets NE....	Miss M. B. Pearson, 1829 Monroe Street NW.

¹ Includes two first and two second-grade practice classes of the normal school.

SEVENTH DIVISION.

Supervising Principal, EPHRAIM G. KIMBALL.

Office, Wallach School; residence, 1527 Park Road.

Code No.	No. of building.	Name.	Location.	Name of principal.
119	46	Brent, Robert.....	Third and D Streets SE.....	Miss Lyda Dalton, 505 B Street SE.
135	58	Carbery, Thomas H....	Fifth Street between D and E Streets NE.	Miss M. G. Young, 656 Massachusetts Avenue NE.
156	120	Dent, Josiah.....	Second Street and South Carolina Avenue SE.	Miss A. E. Hopkins, 2059 Park Road NW.
168	135	Edmonds, James B....	Ninth and D Streets NE.....	Miss M. A. McNantz, 115 Twelfth Street SE.
204	55	Hilton, Charles E.....	Sixth Street between B and C Streets NE.	Miss Grace S. Silvers, 910 L Street NW.
247	115	Maury, John W.....	B Street between Twelfth and Thirteenth Streets NE.	Miss C. I. Mathis, 317 Seventh Street NE.
271	31	Peabody, George.....	Fifth and C Streets NE.....	Miss M. A. Aukward, 128 D Street SE.
313	59	Towers, John T.....	Eighth and C Streets SE.....	Miss J. M. Rawlings, 917 Eighteenth Street NW.
331	4	Wallach, Richard.....	D Street between Seventh and Eighth Streets SE.	

EIGHTH DIVISION.

Supervising Principal, Miss ANNE BEERS.

Office, Jefferson School; residence, 1430 Rhode Island Avenue NW.

117	123	Bowen, S. J.....	Third and K Streets SE.....	Miss L. A. Galeski, Imperial Apartment House, 1769 Columbia Road NW.
118	60	Bradley, William A....	Thirteen-and-a-half Street, between C and D Streets SW.	Miss Annie Van Horn, 317 First Street SE.
176	159	Fairbrother, Isaac.....	Tenth and E Streets SW.....	Miss B. M. Price, 1729 Nineteenth Street NW.
193	41	Grant, Ulysses S.....	G Street, between Twenty-first and Twenty-second Streets NW.	Miss F. L. Reeves, 730 Twenty-second Street NW.
194	105	Greenleaf, James.....	Four-and-a-half Street, between N and M Streets SW.	Miss S. E. Halley, 627 Seventh Street SW.
223	23	Jefferson, Thomas.....	Sixth and D Streets SW.....	Charles N. Thompson, 926 Eighth Street NW.
	42	Amidon, Margaret.....	Sixth and F Streets SW.....	
312	114	Toner, John Meredith.	Twelfth-fourth and F Streets NW.	Miss J. E. Doing, 1723 G Street NW.
327	150	Van Ness, John P.....	Fourth and M Streets SE.....	Miss Lily Buehler, 326 Second Street SE.
335	54	Weightman, Roger C..	Twenty-third and M Streets NW.	Miss Effie Macfarlane, 920 Sixteenth Street NW.

NINTH DIVISION.

Supervising Principal, HOSMER M. JOHNSON.

Office, Cranch School; residence, 1443 Fairmont Street NW.

124	155	Bryan, Thomas B.....	Thirteenth and B Streets SE..	Miss S. A. Langley, 311 Sixth Street SE.
125	96	Buchanan, James.....	E Street between Thirteenth and Fourteenth Streets SE.	Miss M. R. McCauslen, 710 East Capitol Street.
141	111	Congress Heights.....	Congress Heights.....	Miss O. A. Ebert, 808 Nineteenth Street NW.
145	137	Cranch, William.....	Twelfth and G Streets SE.....	Miss A. E. Loomis, 431 M Street NW.
231	149	Ketcham, J. H.....	Fifteenth Street and Good Hope Road SE.	Miss G. A. Phillips, The Onondago, 149 R Street NE.
237	67	Lenox, Walter.....	Fifth Street between G Street and Virginia Avenue SE.	H. F. Lowe, 215 Fifth Street NE.
286	166	Randle Highlands ¹ ...	Thirtieth and R Streets SE....	Miss C. A. D. Luebker, 1840 Biltmore Street.
297	138	Stanton, Edwin L....	Hamilton Road, Good Hope, D. C.	Miss C. I. Mathis, 810 A Street SE.
316	83	Tyler, John.....	Eleventh Street between G and I Streets SE.	Mrs. M. J. Peabody, 725 Thirteenth Street SE.
326	87	Van Buren, Martin....	W between Thirteenth and Fourteenth Streets SE.	Mrs. N. B. Croswell, 1327 Massachusetts Avenue SE.
.....	38	Van Buren, Martin, Annex.	V between Thirteenth and Fourteenth Streets SE.	See Van Buren.

¹ Includes the "Orr" School.

TENTH DIVISION.

Supervising principal, JOHN C. NALLE.

Office, Sumner School; residence, 1308 U Street NW.

Code No.	No. of building.	Name.	Location.	Name of principal.
516	75	Briggs, Martha B.....	E and Twenty-second Streets NW.	Miss Mathiel Williams, 1806 Vermont Avenue NW.
532	6	Chain Bridge Road....	Chain Bridge Road.....	H. E. Wilson, Benning, D. C.
574	76	Garrison, William Lloyd.	Twelfth Street, between R and S Streets NW.	Miss R. A. Boston, 1179 New Hampshire Avenue NW.
622	62	Magruder, Wm. B....	M Street, between Sixteenth and Seventeenth Streets NW.	Miss M. M. Orme, 1522 Swann Street NW.
625	140	Montgomery, Henry P.	Twenty-seventh Street, between I and K Streets NW.	Miss F. S. Bruce, 1911 Eleventh Street NW.
660	81	Phillips, Wendell.....	N Street, between Twenty-seventh and Twenty-eighth Streets NW.	Miss E. F. Wilson, 2209 Thirteenth Street NW.
672	139	Reno, Jesse Lee.....	Howard Avenue, Fort Reno..	Miss M. V. Tibbs, 924 T Street NW.
684	97	Stevens, Thaddeus....	Twenty-first Street, between K and L Streets NW.	Miss M. E. Gibbs, 1610 Fifteenth Street NW.
685	19	Sumner, Charles.....	M and Seventeenth Streets NW.	Miss K. U. Alexander, 1512 Swann Street NW.
705	89	Wilson, Henry.....	Seventeenth Street, between Euclid Street and Kalorama Road NW.	F. J. Cardozo, Fairmont Heights, Md.
706	49	Wormley, James, sr...	Prospect Street, between Thirty-third and Thirty-fourth Streets NW.	Miss A. M. Mason, 2218 I Street NW.

ELEVENTH DIVISION.

Supervising principal, Miss MARION P. SHADD.

Office, Garnet School; residence, 2110 Fourteenth Street NW.

517	112	Bruce, Blanche K.....	Kenyon Street, between Georgia and Sherman Avenues NW.	M. Grant Lucas, 430 T Street NW.
518	161	Bunker Hill Road.....	Bunker Hill Road.....	Miss Fannie R. Turner, 1850 Third Street NW.
534	30	Cook, John F., sr.....	O Street, between Fourth and Fifth Streets NW.	Miss S. C. Lewis, 1108 Nineteenth Street NW.
561	11	Fort Slocum.....	Blair Road.....	J. Parker Gillem, 1752 Oregon Avenue NW.
572	34	Garnet, Henry H.....	U and Tenth Streets NW.....	Miss K. C. Lewis, 2439 Georgia Avenue NW.
655	93	Patterson, James W...	Vermont Avenue, near U Street NW.	
558	57	Phelps, Seth L.....	Vermont Avenue, between T and U Streets NW.	Miss E. D. Barrier, 1925 Thirteenth Street NW.
610	132	Langston, John M.....	P Street, between North Capitol and First Streets NW.	Miss M. E. Shorter, 1726 Eighth Street NW.
623	171	Military Road.....	Military Road, near Brightwood, D. C.	See Miner Normal School.
640	169	Miner Normal Critic ¹ ..	Georgia Avenue, corner Euclid Street.	Miss M. L. Washington, 1012 S Street NW.
626	153	Mott, Lucretia.....	Fourth and Trumbull Streets NW.	Miss N. A. Plummer, Hyattsville, Md.
646	.....	Orphans' Home.....	Eighth Street extended.....	Miss A. E. Thompson, 217 L Street NW.
682	80	Slater, John F.....	P Street, between North Capitol and First Streets NW.	

TWELFTH DIVISION.

Supervising principal, WINFIELD S. MONTGOMERY.

Office, Simmons School; residence, 1912 Eleventh Street NW.

[NOTE.—For ungraded classes in charge of supervising principal, see p. 17.]

511	39	Banneker, Benjamin..	Third Street, between K and L Streets NW.	Miss I. Kinner, 1617 Third Street NW.
519	170	Burrville.....	Burrville, D. C.....	Alfred K. Savoy, 215 T Street NW.

¹ Includes two fourth, two third, two second, and one first-grade practice classes, and one kindergarten.

TWELFTH DIVISION—Continued.

Code No.	No. of building.	Name.	Location.	Name of principal.
535	167	Crummell, Alexander.	Gallaudet Street, facing Central Avenue NW.	J. W. Cromwell, 1939 Swann Street NW.
546	152	Deanwood.....	Deanwood, D. C.....	F. L. Cardozo, 620 R Street NW.
547	99	Douglass, Frederick...	First and Pierce Streets NW..	J. C. Payne, 654 L Street NE.
681	134	Simmons, Abby S.....	Pierce Street, between First Street and New Jersey Avenue NW.	
601	77	Jones, Alfred.....	L and First Streets NW.....	Miss E. A. Chase, 1109 I Street NW.
612	90	Logan, John A.....	Third and G Streets NE.....	Mrs. M. E. Tucker, 1902 Vermont Avenue NW.
613	124	Lovejoy, Elijah P.....	Twelfth and D Streets NE....	D. I. Renfro, 1137 Sixth Street NW.
657	98	Payne, Daniel A.....	Fifteenth and C Streets NE...	Miss L. G. Arnold, 1514 S Street NW.
683	56	Smothers, Henry.....	Benning Road, corner Manning Road NE.	Miss M. L. Tancil, 1902 Vermont Avenue NW.
.....	24	Smothers, Henry, Annex.	.....do.....	See Smothers.
.....	.....	Ungraded schools.....	Located in different sections of the city.	See page 15.

THIRTEENTH DIVISION.

Supervising principal, JAMES E. WALKER.

Office, Lincoln School; residence, 504 T Street NW.

501	79	Ambush, Enoch.....	L Street, between Sixth and Seventh Streets SW.	A. V. Shorter, 1726 Eighth Street NW.
512	78	Bell, George.....	First Street, between B and C Streets SW.	J. E. Syphax, 2031 Thirteenth Street NW.
513	127	Birney, James G.....	Nichols Avenue, Hillsdale, D. C.	Miss F. J. Smith, 1524 Swann Street NW.
514	109	Bowen, Anthony, Sr..	Ninth and E Streets SW.....	Miss J. C. Grant, 1125 B Street SE.
531	148	Cardozo, Francis L....	I Street, between First and Half Streets SW.	Miss J. E. Page, 1902 Vermont Avenue NW.
570	158	Garfield, James A.....	Garfield, D. C.....	H. Wythe Lewis, 1225 Linden Street NE.
575	63	Giddings, Joshua R...	G Street, between Third and Fourth Streets SE.	Miss L. A. Smith, 533 T Street NW.
611	18	Lincoln, Abraham.....	Second and C Streets SE.....	A. O. Stafford, 2217 Thirteenth Street NW.
670	28	Randall, Eliza G.....	First and I Streets SW.....	John C. Bruce, 1909 Second Street NW.
686	126	Syphax, William.....	Half Street, between N and O Streets SW.	Miss A. V. Smith, 1341 U Street NW.

UNGRADED SCHOOLS.

For divisions 1 to 9, inclusive.

WALTER B. PATTERSON, supervising principal, in charge; office, Henry School; residence, 422 Randolph Street NW.

Code No.	No. of building.	Class of schools.	Number of classes.	Location.
369	.....	Special.....	2	25 Fifth Street SE.
368	.....	.....do.....	2	1322 Maryland Avenue NE.
250	44	.....do.....	2	Morse, Samuel F. B.; R Street, between New Jersey Avenue and Fifth Street NW.
364	.....	.....do.....	2	810 Sixth Street NW.
362	.....	.....do.....	2	1407 Thirty-third Street NW.
146	26	Ungraded.....	1	Curtis School, O Street, between Thirty-second and Thirty-third Streets NW.
191	36	.....do.....	2	Gales, First and G Streets NW.
250	44	.....do.....	2	Morse, Samuel F. B.; R Street, between New Jersey Avenue and Fifth Street NW.
309	.....	.....do.....	1	Tenley Annex.

UNGRADED SCHOOLS—Continued.

For divisions 10 to 13, inclusive.

WINFIELD S. MONTGOMERY, supervising principal, in charge; office, Abby S. Simmons; residence, 1912 Eleventh Street NW.

Code No.	No. of building.	Class of schools.	Number of classes.	Location.
531	148	Special.....	1	Cardozo, I Street, between Half and First Streets SW.
610	132	.....do.....	1	Langston, P Street, between North Capitol and First Streets NW.
611	18	.....do.....	1	Lincoln, Second and C Streets SE.
558	57	.....do.....	1	Phelps, Seth L., Vermont Avenue, between T and U Streets NW.
547	99	Ungraded.....	1	Douglass, First and Pierce Streets NW.
670	28	.....do.....	1	Randall, First and I Streets SW.
684	97	.....do.....	1	Stevens, Twenty-first, between K and L Streets NW.

ACADEMIC HIGH SCHOOLS.

Code No.	No. of building.	Name.	Location.	Name of principal.
136	173	Central High.....	Clifton, between Eleventh and Thirteenth Streets NW.	Emory M. Wilson, 1633 Newton Street NW.
165	85	Eastern High.....	Seventh Street, between Pennsylvania Avenue and C Street SE.	Willard S. Small, 1330 Irving Street NW.
337	117	Western High.....	Thirty-fifth and T Streets NW.	E. S. Newton, 1332 Fairmont Street NW.
629	174	Dunbar.....	First Street, between N and O Streets NW.	Garnet C. Wilkinson, 406 U Street NW.

BUSINESS HIGH SCHOOLS.

126	144	Business High.....	Ninth Street and Rhode Island Avenue NW.	Allan Davis, 900 Eleventh Street SE.
-----	-----	--------------------	--	--------------------------------------

MANUAL TRAINING HIGH SCHOOL.

245	130	McKinley, William ...	Rhode Island Avenue, corner of Seventh Street NW.	Frank C. Daniel, Chevy Chase.
503	129	Armstrong, Samuel H.	P Street, between First and Third Streets NW.	A. C. Newman, 504 T Street NW.

WASHINGTON NORMAL SCHOOLS.

341	162	Wilson, J. Ormond....	Harvard Street, corner Eleventh Street NW.	Miss Anne M. Goding, 1419 R Street NW.
640	169	Miner, Myrtilla.....	Georgia Avenue, corner Euclid Street NW.	Miss L. E. Moten, 1839 Vernon Street NW.

VOCATIONAL SCHOOLS.

296	64	Smallwood, Samuel N.	I Street, between Third and Four-and-a-half Streets SW.	Frank A. Woodward, 751 Quebec Street NW.
530	168	Cardozo, Francis L., sr.	I Street, between Half and First Streets SW.	¹ F. E. Parks, Fifteenth Street NW.
647	172	O Street Manual Training.	O Street, between North Capitol and First Streets NW.	J. Moria Saunders, 4900 Wisconsin Avenue NW.

¹ Acting.

HEADS OF DEPARTMENTS OF HIGH SCHOOLS—CENTRAL, EASTERN, WESTERN,
BUSINESS, AND MCKINLEY.

Department.	Name.	Office.	Residence.
Latin.....	W. F. Dales.....	Central High School....	1763 T Street NW.
English.....	Miss S. E. Simons.....	do.....	1528 Corcoran Street NW.
Mathematics.....	Harry English.....	do.....	2907 P Street NW.
History.....	R. A. Maurer.....	do.....	2029 Park Road NW.
Biology.....	W. P. Hay.....	McKinley High School..	Kensington, Md.
Business practice.....	Charles Hart.....	Business High School...	625 Lexington Street NE.
Modern languages.....	A. W. Spanhoofd.....	Central High School....	2015 Hillyer Place NW.
Physics.....	W. A. Hedrick.....	Central High School....	1504 Delafield Street NW.

HEADS OF DEPARTMENTS OF HIGH SCHOOLS—DUNBAR AND ARMSTRONG.

English and history.....	Miss H. E. Riggs.....	Dunbar High School....	418 T Street NW.
Science.....	N. E. Weatherless.....	do.....	2502 Georgia Avenue NW.
Languages.....	A. H. Glenn.....	do.....	941 S Street NW.
Mathematics.....	R. N. Mattingly.....	Armstrong High School.	2050 E Street NW.

DIRECTORS OF SPECIAL WORK.

Primary work.....	Miss Edith Marshall....	Franklin School.....	The Farragut.
Music.....	Hamlin E. Cogswell....	Wilson Normal School..	3306 New Hampshire Avenue NW.
Drawing.....	Miss Anne M. Wilson...	Berret School.....	Kensington, Md.
Manual training.....	J. A. Chamberlain.....	Franklin School.....	1502 Emerson Street NW.
Domestic science.....	Miss E. S. Jacobs.....	Morse School.....	3509 Eleventh Street NW.
Domestic art.....	Mrs. M. W. Cate.....	do.....	217 I Street NW.
Physical training.....	Miss Rebecca Stoneroad.	Webster School.....	2606 Garfield Street NW.
Kindergartens.....	Miss Catherine R. Watkins.	Berret School.....	1720 Oregon Avenue NW.
Military instruction.....	Wallace M. Yater.....	Central High School....	811 Eighth Street NE.

ASSISTANT DIRECTORS OF SPECIAL WORK.

Primary work.....	Miss E. F. G. Merrit....	Miner Normal School...	1630 Tenth Street NW.
Music.....	Miss J. E. Wormley.....	Mott School.....	547 Florida Avenue NW.
Drawing.....	Thomas W. Hunster.....	Miner Normal School...	Ardwick, Md.
Manual training.....	D. W. McDonald.....	Slater School.....	623 Tenth Street NW.
Domestic training.....	Mrs. Julia W. Shaw.....	Cook School.....	Ardwick, Md.
Domestic art.....	Miss E. F. Wilson.....	O Street Vocational School.	940 T Street NW.
Physical training.....	Miss A. J. Turner.....	Miner Normal School...	300 T Street NW.
Kindergartens.....	Miss N. T. Jackson.....	do.....	1834 Ninth Street NW.
Military instruction.....	Arthur Brooks.....	M Street High School...	1304 S Street NW.

NIGHT SCHOOLS.

WALTER B. PATTERSON, Director, Henry School; residence, 422 Randolph Street NW.

J. C. BRUCE, Assistant Director, Randall School; residence, 1909 Second Street NW.

REPORT OF THE SUPERINTENDENT OF SCHOOLS.

To the Board of Education of the District of Columbia:

LADIES AND GENTLEMEN: I have the honor to submit herewith my report as superintendent of schools, together with detailed reports of our officers, directors, and principals of high schools, and a series of financial and statistical tables covering all departments of the school system for the year ending June 30, 1916.

CITY TEAM PLAY.

Team play is a vital factor in a wise and successful administration of a public school system. Right team work means that the team is stronger than the sum of the individual strength of its members. All reinforce each. Right team work grows out of mutual confidence, common knowledge of aims and purposes, efficiency of each in his own place, cooperation, drill as a team and wise leadership.

Team work is needed in both the internal and external workings of a school system. There must be real team play in each class room, between teachers and pupils. This grows out of a fine sympathy and understanding. Although captain and leader of her class, the strong teacher is in many ways simply one of the members. Yet under the spirit of cooperation which she develops, discipline as a problem disappears, the study spirit develops, and progress in mind and character is marked. Team play must exist in a building as between principal, faculty, and student body. It must exist as between a supervisory officer and his teachers. It must exist in the interrelations of the various educational units, in the relations of the business and educational departments. In a broad way it must exist as between the superintendent and the organization he administers, between the board of education and the system. In each case there must be an understanding and appreciation, each of the other, a recognition of common aims and ideals, a grasp of one's interrelations, and a frank and open interchange of ideas that begets confidence. Given these and a willingness to be measured by service rendered, rather than by position held, and the best thought and energy of the system may be brought to the solution of each problem in turn.

A school system, however, does not exist for itself alone. If it does, it fails. It is a vital part of the city life; within it is developed

the promise of the better city that is to be. There is then a necessity not only for team play within the system, but for a broader city team play. The school system must know the city it serves. It must recognize the real needs of the city, and the possibilities of its cooperation in meeting them. It must seek cooperation of the various agencies and factors in the community for the better accomplishment of its own particular work. So there is team play as between home and school, so finely developed here in recent years through parent and teacher associations. So our public library contributes splendidly to our schools while we in turn teach the use of books and strive to develop a right library habit, and a love of good literature, or biography, or other appetites which a library serves. So our police department and fire department cooperate in our work in practical citizenship training. So cooperative relations may exist with museums and art galleries. So in the working out of trade schools and business schools, night schools and continuation schools, there must be team work with the business and labor interests of a community. So the great questions of child and community health make school and city team mates. So in social and community centers school and city become one.

I believe that a reading of this report and of the many reports of officers and principals will show how, consciously and unconsciously, we are working toward a better and finer realization of the team play idea—both within the system and with the community we are striving to serve.

COMMUNITY USE OF SCHOOL BUILDINGS.

Under the permit granted in recent legislation it was possible to extend largely during the past year the community use of school buildings. The following statement summarizes this use, and shows especially the extent to which parents and teachers are meeting together in a cooperative way on the common ground of the school:

White schools:

Mothers' clubs and other parent-teacher associations.....	48
Citizens' associations.....	9
Other civic and community associations.....	54
Membership represented by above associations, approximate.....	9, 286

Colored schools:

Mothers' clubs and other parent-teacher associations.....	35
Citizens' associations.....	7
Other civic and community associations.....	4
Membership represented by above associations, approximate.....	3, 355

Total for all schools:

Mothers' clubs and other parent-teacher associations.....	83
Citizens' associations.....	16
Other civic and community associations.....	58
Membership represented by above associations.....	12, 641

Included in this tabulation are branch libraries, scout organizations, athletic clubs for young people, singing and orchestral organizations, etc. Certain organizations deserve special mention:

The Margaret Wilson Social Center activities at the Grover Cleveland School were continued during the past year, stress being placed on the working out of a modern dancing club with 100 members, composed of young people of the neighborhood. When the assembly hall of the school was opened on Thursday evenings for these dances interested parents were always present to assist the director in the chaperoning.

Miss Norton, the director of the center, feeling that along with the modern dancing should go a knowledge of the real meaning of esthetic dancing, had every Friday evening a rhythm class for the girls.

It was felt that a big step had been accomplished when the recreational needs of the young people of the community had been so agreeably met without any friction, the principal of the school, Miss Frances S. Fairley, and Miss Cecil B. Norton, director of the Margaret Wilson Social Center, working harmoniously with the people of the neighborhood with the permission and approval of the school officials.

The Parents' League of the third division of the public schools, under the presidency of Mrs. Ida F. Kebler, conducted many activities at the J. Ormond Wilson Normal School. In fact, this school was used by organizations of the community more generally than any school building in the city. The league conducted a Social Center, whose activities ran largely to the organization of many special classes for its own members and for others interested. These classes included parliamentary law, Spanish, millinery, sewing, gymnasium, domestic science, rhythm work, etc. A community singing class was included as part of the public night school. The activities of the league represented a splendid contribution to community needs.

Many more or less independent activities at the Thomson School made that building somewhat of a community center. A community singing society, under the leadership of Mr. A. W. Harned, met regularly during the year and gave at the close an effective presentation of the opera "Martha." Many other activities, centered in school buildings, really deserve mention did space permit. It is evident, however, that the people of the community intend to use their schools in increasing measure, and that is as it should be. With increasing use has come increasing acquaintance. The various associations offer splendid opportunities to school officials to put before the parents and citizenship the needs, the aims, and the desires of the educational system and to secure in return the real reaction of the community. With knowledge and acquaintance must come power of accomplishment and right cooperation.

With the opening of the Park View School we look forward to a genuine experiment in community and social centers, centralized in a building specially fitted for their development. In this experiment the school officials have a deep interest and an earnest desire to cooperate.

I am not discussing in this report many details of the courses of study and of class instruction. The officers and principals in their reports, which are published herewith, were requested to touch on the main features of their work. In view of the broad study, vocational and otherwise, that I am now making of the city and of the system, I prefer leaving for my next report detailed discussion and general recommendations relative to the adjustment of our educational work to the pupils and to community needs. Our reports of officers show that we are making steady progress, but greater steps must be not far before us. I touch principally, therefore, on a few more general matters and on matters of particular interest at this time.

SUPERVISED STUDY VERSUS HOME STUDY.

While home study has for some pupils certain advantages, it places many pupils under marked disadvantages. Only wise cooperation within the home in placing pupils under proper working conditions will give genuinely efficient results. More and more am I of the opinion, considering our system as a whole, that the problem of studying and how to study is a school problem to be met in increasing measure by and in the school. I believe we must begin to weigh seriously the best plan for introduction of definite, supervised study, at least in the higher grades, and in the lower high school years. Rightly developed, this should mean a reduction of retardation losses, a lessening of discouragement, and a saving in student lives. It may mean more teachers or more teachers temporarily only. It may mean a slight lengthening of school hours, but accompanied by absolute freedom from school demands when the school hours are over. It certainly means some readjustment of our teaching methods.

I mention this matter now, not because I am ready as yet to prepare a system-wide plan, but rather with a view to having our thought centered upon the subject. I am trying to keep the study question a live one in the minds of our officers and teachers, and I find many who are deeply interested and who are ready to experiment wisely in the classes under their control.

GROUP PRINCIPALS.

In my last report I outlined a tentative plan for the grouping under one principal of two or three closely related small-grade buildings, and for the introduction of departmental teaching in the

eighth and possibly the seventh grade. Taking advantage of certain vacancies, several two-building groups were organized and ran for the last half year. In all but one case the departmental work was limited to the eighth grade. In the Henry-Polk group it was extended to the seventh grade. Undoubtedly better results would obtain with three eighth-grade teachers available for interchange, rather than with two. Even with two teachers, however, and with the help of the teachers of special subjects, sufficient worth-while work was done to make us feel that we are on the right track, and that by the adjustment of certain details the experiment will be a success and a step forward. Administratively the change is of value in reducing an overlarge number of independent units. In organization it permits a better grouping of primary grades. In the end it must make for better eighth-grade teaching, more free from interruption. In the working out it will enable the eighth-grade principal to establish definite office hours for meeting parents. Although started under difficulties, the teachers conducting the experiment, who conferred with me when the year was over, showed interest in it, recognized its possibilities for greater efficiency, and expressed a desire to keep on.

SCHOOL BANKS.

The continued success of the school banks already established, and the demand from a number of directions for an extension of the system throughout the grades, led to my careful consideration of the entire subject and to the working out of a tentative scheme to meet grade needs. This was developed in its final form by Mr. Charles Hart, head of the department of business practice, who has been especially helpful in this matter.

At the close of the year there were in existence general school banks at the Business, Eastern, and Armstrong High Schools. The Business High School conducted two branches at other buildings. The Armstrong High School conducted one branch. All these banks handled the actual cash and kept full records. They operated under rules approved by the superintendent and by the board of education.

In the working out of a grade plan, however, it was felt unwise to burden heavily worked grade principals and teachers with the machinery and with the responsibility involved in handling all money or to intrust to high-school banks the burden and responsibility of handling all the funds of the many branches. It seemed wiser to limit grade responsibilities, while preserving through certain relations with the high-school banks, as central banks of record and limited depositories, reliable records of the promotion of saving among pupils through school agencies. This is an organized unit in the teaching of thrift, although we recognize that money saving

is only a single element in the thrift habit. Our broad teaching of thrift, as the right use of things, is a large problem on which I am working.

The following plan for grade banks is submitted for consideration. The forms referred to are not submitted for publication:

PLAN FOR GRADE-SCHOOL BANKS.

1. A pupil may make deposits, in multiples of 5 cents, with his teacher, until total deposits amount to \$1. This amount is to be deposited in the name of the pupil in a local savings bank and the pupil is to receive a bank for future savings. Succeeding deposits are made direct in the local savings bank by the pupil as soon as his savings amount to \$1. The teacher's responsibility for the funds of the individual pupil is to cease after the initial deposit of \$1 has been made in the local bank.

2. Deposits are received by teachers on specified days of each school week and the amounts received are entered on duplicate cards, one being retained by the pupil and the other being kept on file by the teacher (Form A). The teacher enters the various amounts received on a roll (Form B), which is ruled to contain a complete record of the deposits for a full semester.

3. Returns are made by the individual teacher at a specified time each banking day to a faculty manager, who is appointed by and is under the direction of the building principal. The faculty manager enters the daily receipts from each grade on a roll (Form C), which is ruled to contain a complete record of the deposits for a full semester. The teacher's deposits and withdrawals for each banking day are entered in duplicate on a card (Form D) by the faculty manager.

4. At a specified time on each banking day or the day following the faculty manager of a building deposits the receipts for the banking day in one of the high-school banks. As soon as a pupil's total deposits amount to \$1 he is given, on order of the faculty manager and countersigned by the principal (Form E), a check by the high-school depository for the full amount of the deposit, made payable to the order of the local savings bank designated by the pupil.

5. All subsequent deposits and withdrawals made by the pupil with a local savings bank are entered by the teacher on a card (Form F), which is kept on file by the teacher and covers the deposits for a school year. The record of a pupil who changes his teacher within the year is transferred to the new teacher.

6. A summarized report (Form G) is made at the end of a semester by each teacher to the faculty manager, who in turn makes a similar report to the supervising principal (Form H). The supervising principal in turn makes a summarized report (Form I) to the superintendent of schools.

7. The system of grade school banks shall be organized and directed by the superintendent of schools, who shall designate the supervising principal as general supervisor of the grade banks of his school division. The general supervisors of the different school divisions shall constitute a board of control, under the direction of the superintendent of schools.

8. Any pupil who has funds on deposit with his grade teacher may, upon written order of his parent or guardian (Form K), withdraw a part or the whole of his deposits.

9. Additional rules and regulations may be made by the supervisory board of advisers, with the approval of the superintendent of schools.

THE BUSINESS HIGH SCHOOL AND THE FUTURE.

The introduction of business courses in the new Central High School and in the Eastern High School has led many graduates of the Business High School, and others interested, to express a fear that the latter school may suffer from this extension of work, and may lose its distinctive place in the community. For this fear I see no reason. Rather do I see a future of wider service to the city. Undoubtedly under the new plan the opportunity for some basic business training will be extended to a far larger proportion of our high-school population. This is worth while, for business training is of value in any walk of life. Undoubtedly because of a general business department at Eastern, many pupils living east of the Capitol, who under present conditions are forced to attend Business, will secure training near home, at a saving in travel, time, and expense. This, too, is as it should be.

All this, however, should not mean the weakening of Business High School. Its enrollment may not grow so fast, but mere bigness is not so important a factor of value. The large enrollment has been in part its weakness. It has had so many students demanding elementary bookkeeping, shorthand, and typewriting that it has not seen the opportunity to give specialized training along lines for which there is business demand. Moreover, many a pupil takes shorthand to-day who is not fitted temperamentally or otherwise for office shorthand positions, because there is no choice in other specialized lines. The Business High School should become a great, technical business school, training for special fields of business activity to an extent no combination high school is likely to attempt. The great field of salesmanship offers wonderful opportunities for direct instruction and for cooperation with the business community. There should be developed also extensive courses in advertising and window dressing, in stockkeeping and distribution systems, and in the work of executive secretaries. There should be developed a practice

plan in advanced stenography and office work, and in accounting, whereby students would spend part time in actual offices, just as our normal students are required to do in practice teaching. The various offices in the school system and at the municipal building might well cooperate in this work.

There should be also a properly organized continuation school department in the Business High School, when business men are ready for it, for those of their employees who may be spared part time and who need additional training of high-school grade. Everywhere fields for broader service to the community suggest themselves. The city study we are now making will make evident many. Surely the friends of Business High School should not fear, but rather should rejoice.

The matter of teaching salesmanship is worth considering, aside from the Business High School. The elements of retail salesmanship might well be taught at other schools for students who enter these fields. A course in the general principles of salesmanship might find a place as an elective in any high school. Salesmanship is far more than the capacity to sell goods over a counter. The principles involved are of value to anyone who has to offer his services or to present a proposition to another. The study of salesmanship is, in no small sense, a study of human nature.

NIGHT SCHOOLS.

During the past year the night schools followed largely the course of the previous year as outlined in the last report. The enrollment showed marked increase in the high schools, principally, of course, in classes of a vocational nature. The foreign classes had a lessened enrollment, due probably to the war, but continued to form a very interesting and valuable unit in the grade field. More attention in these classes was paid to certain fundamentals of American citizenship. Special features of the night-school work, and certain new lines of activity, are treated in the report of the director of night schools. Unfortunately, there is no similar report for the colored schools, owing to the call to service in the Organized Militia of the assistant director.

As I have stated before, the night schools should have the strong support, both of the board of education and of the community at large. The night student population is not made up of students required to come by law, but of those who feel within themselves a need for educational development and who seek help in the best way open to them. They come to continue an education broken off in the past by force of circumstances; they come to meet needs for additional educational equipment not previously realized. Many

who are unskilled come to fit themselves in some line of vocation. Many take domestic art and science for its help to them in their own homes. Some come for a type of mental relaxation after the stress of the day's work. Many come to learn the language of our country and to begin to prepare for citizenship.

At times the fear is expressed that we are crowding out the grade night schools because of high-school demands. As a matter of fact, the demand for grade night work is not relatively large, outside of the foreign classes, because so considerable a proportion of our pupils remain in day schools until the seventh or eighth grade. There is, however, an increasing demand not only for the vocational courses of high-school grade but for many basic studies as well. Many a boy or girl who never went to high school, or who left without graduation, desires now to take up work of high-school grade. That opportunity ought to be offered.

I believe the time has come for definite constructive work on the night-school system, the first results of which should be in evidence the coming year. In this connection I desire to emphasize the following points:

1. The need for the extension of the night-school term. It should begin October 1 and close not earlier than May 1. With such a term, three nights a week, effective work could be done which might be definitely measured in terms of day-school work.

2. The grade work should be given at fairly central points. There should be a definitely organized course of study. Probably there should be rapid and slow speed classes. Many a mature student might do the equivalent of a day grade in one night-school year, while the young boy or girl, weary after a day's work, could do far less. Both needs should be definitely met.

3. The foreign class in English should be given, as now, every possible consideration. There should be added to these at once regular classes in citizenship, open to foreigners who are seeking naturalization. Large numbers of foreign born, many speaking our language well, and many of years of residence here, are taking out their papers for citizenship and declaring their intentions. We should take a very definite part, here in this Capital City, in the country-wide movement for the training in citizenship of our foreign-born population.

4. Vocational courses should be extended as fast as need and demand are definitely shown. Courses in salesmanship for young store employees should be started at once. A class should be organized for the training of school janitors and engineers, and open, if there is room, to outsiders who may desire to fit themselves for the handling of heating plants. This is discussed elsewhere.

5. To supplement the school and community studies now being made by this office, business and shop employees, and those who apply at night-school buildings, should be asked to name their special need which schools may meet. Employers also may throw light on this matter.

6. The strongest possible teaching force should be secured and legislative restrictions should be removed. In time the pay should be increased and our night-school appropriation doubled, but for the present the main need is for extension in time. Of 20 leading cities, Washington stands next to the bottom in per capita expenditure for night schools.

THE PUBLIC SCHOOLS AND MILITARY DRILL.

The assistant superintendents of schools have the closest contact with our high-school cadet organizations, and it is customary for them to report on this field of school activity. During the past year, however, the widespread interest in preparedness and the demand for the introduction of military training in the schools of the Nation led to a country-wide demand for information concerning our experience. I was called on constantly for expressions of opinion and for suggestions. The fear was expressed frequently that high-school training meant militarism. The desire expressed most frequently was that since such organizations seemed bound to spread they should be kept constructively educational.

I have known our high-school cadet organization during almost the entire period of its life—and it is now over 30 years old—and I have yet to see that it develops militarism. It is true that many boys at high-school age feel the appeal of a period of military experience, but I do not see that many continue in the organization with any thought of military life, or that they get the militaristic view. From time to time a few of our cadets secure appointments to West Point, but very few that I know of have gone into Army life through other channels.

It is true that during these two years there has been more seriousness in the thought of the cadets relative to the training they were getting, but I can not see that it has anything more in it than the citizen's right attitude toward an accomplishment which would mean doing a better part should the Nation ever need him.

I believe most firmly that the average cadet looks upon his cadet organization much as he does on other school organizations. It gives him an organized means of association with his fellows, as do athletic teams; there is the same team play, the same spirit of comradeship, the after association, the feeling of serving or representing the school in the field. The ex-cadet as a rule is glad he was a cadet, and feels he has much to carry with him in memories of cadet days.

He directly associates the experience in his mind with the other experiences of school days.

Military training, as we have had it, makes a direct worth-while contribution to the development of many a boy. It gives many an enduring, erect carriage. It enables a boy to express himself at his best in his physical being. It gives him a certain presence. This is especially marked as boys move upward to officerships. Business men have said to me that cadets on the whole make a better personal impression on coming to their offices than noncadets. A stranger at a recent "presentation of commissions" to officers said, "I have never seen high-school boys of that age give such an impression of self-control, poise, and dignity."

It teaches a boy that discipline and authority may exist at the will of his own schoolmates; that the orders of one among them must be obeyed for the good of all.

Our requirement that officers must stand well in scholarship and character tend to bring into the commanding positions a group of boys of a high type, who have, as a rule, a very fine influence in school and on schoolmates. Scholarship counts in the rating of a cadet, as a cadet, from his first enlistment.

Military training is a science. The boy has to learn to do certain things in the most direct and efficient way, without waste or loss of energy. I believe the teaching carries over into other activities of his student and after life.

The connection of our cadet organizations with the city life is intimate. The community would not know what to do without them. Officers and privates frequently serve in civic capacities in connection with conventions and public occasions. They learn how to contribute to the service of the community.

Yet our work has been very narrowly military—limited largely to close-order drill and to review and parade, although in the last year officers have had troop leadership work. It should be developed and extended, and is likely to be. The work of Maj. McCathran, and especially the active help of Capt. E. Z. Steever, famous for his Wyoming plan, have put new life into the organization. I hope to see the physical-training side far more fully developed; I hope to see the field camp become a regular feature; I hope to see the officers' school well established; I hope to see other phases of the work so developed that even the cadet himself will realize that he is taking a broad, constructive course of work. With such development should come the granting of full credit as a school study counting toward graduation. Probably this means a faculty military and physical instructor at each school. I am sure that with work thus developed the vast majority of our high-school boys would seek to enter and would benefit by the organization.

VACATION SCHOOLS AND SUMMER PLAYGROUNDS.

In my last annual report I outlined in considerable detail the work of the playground and vacation schools, especially with respect to their vocational and coaching features. As these summer activities continue from year to year, it is very evident that there is an increasing demand for an extension of the distinctively educational features. The community is ready for and strongly desires the establishment of real vacation schools. These, of course, should be supported by public funds, and the burden of meeting expenses by school pay entertainments should be lifted from the teaching force once for all. As I write, the inclusion in the current appropriation bill of an item for vacation schools seems to open the way for their formal establishment as a unit of the school system.

During the present summer there was conducted an experiment in high-school teaching, which, although not official and conducted on a private pay basis, deserves special mention. Under the leadership of Miss Alice Deal, of McKinley Manual Training School, and with a faculty of efficient high-school teachers, a summer high school was conducted at the Friend's Select School, for students desiring to take intensive work in one or two high-school subjects. An allotment of 60 hours of classroom work, equivalent to a regular semester assignment, was given each subject. The main courses were in English, history, mathematics, and foreign languages. The school opened with 65 pupils, and had a final total enrollment of 145, of whom 131 remained until the end. The total class membership was 221, and of these 187 satisfactorily completed a semester's work. These were fairly evenly divided between students repeating high-school work and those taking advanced work. The teaching and administration were highly efficient, and the gain to the students and to our school system was clearly evident. The experiment proved definitely, it seems to me, the demand for a high-school unit in our vacation work, for there was little advance notice of the school, and many who might have attended knew nothing of it until too late.

I believe as strongly as ever in open playgrounds during the summer months, with supervised play. I believe in the accompanying handwork. I believe most strongly, however, that the time has come to organize definitely in each general section of the city for both white and colored pupils, complete grade vacation schools, and at a central point vacation high schools, carrying basic studies. In these schools, of course, tuition should be free, and students should be admitted under the present intensive coaching plan, who are certified by their regular teachers as having a chance to make up deficiencies, or to accomplish advanced work with a view to shortening the time necessary for the completion of the regular school course. In time

these schools would become, naturally, a link in an all-year school system for those who need or desire it.

The vacation school is less expensive per pupil unit than the regular day school, under the present plan. It may easily save its cost through reduction of retardation. In the end it may give the regular school system lessons on this point. Its great value lies, however, in its saving of the school lives of pupils, in its effect on retardation, and in giving mental activity to many pupils who do not need or benefit by the absolute freedom of the long summer vacation.

FROEBEL AND MONTESSORI.

Our kindergartens continue to grow and to win the interest and support of the community. Miss Watkins's report covering the work of the year makes most worth-while reading. A word should be added, perhaps, on two experiments conducted during the past year and to be continued during the coming session.

Two years ago I authorized some experimental use of Montessori material and the trial of Montessori principles. During 1915-16 two experiments were conducted. At the Seaton School two kindergartens were organized. One was of the regular type; the other was a Montessori-type school, organized with somewhat younger children. A special study is being made of the classes there.

At the Arthur School an interesting experiment was made with Montessori material and method combined with Froebel's material, theory, and practice. The pupils were principally foreign children. Miss Searle, the kindergarten principal in charge, in a detail report in which she outlined the transformation of her children, reached the conclusion that excellent results were "obtained not entirely from the Montessori method or from the kindergarten theory, but from the combination of the two." She closes by saying:

It seems to me the combination of the Montessori method and material with the kindergarten principles and practices is especially adapted to transform passive attention into active attention, and it does this by means of self-development, as employed in the development of sensory activity. It gives better opportunity for the normal, subnormal, and the exceptional child to develop mentally and physically side by side. It gives greater opportunity for choosing and experiencing the consequences of choice, thereby developing judgment. It also resulted in self-directing, manly children with spontaneity and initiative; which enables them to think and act independently. A mother who spent the morning with us said: "If my daughter had had such training she would now know what she wanted to choose for a life work."

CONTINUATION SCHOOLS.

At any time the demand arises I am ready to organize day-continuation schools for young business employees who left school before the completion of the eighth grade and who now need practical instruction in fundamentals. Undoubtedly continuation classes, to

which children in business come for a day or even one-half a day per week, would be far more valuable to boys and girls under 18 than our night schools. They would come to school fairly alert and vigorous, rather than as at the close of the day, wearied and unfit for mental effort. When the need for more knowledge along certain practical lines is felt by these young people, they should make good use of such classes. This type of work can be established, however, only with the cooperation of employers.

WORK FOR TRADE PUPILS.

In his report Mr. Bruce has outlined in detail plans for the utilization of students in trade schools, in the work of repairs to public schools. This is simply another link in a general plan of practical cooperation in connecting school work with city needs. I am most heartily in favor of the general plan, although I am delaying a general discussion of the subject until the completion of my present city-wide study.

THE MARKING OF TEACHERS.

In a system such as ours, with promotions through many salary classes, some more or less mechanical system for advancement must be employed. If this is to depend on efficiency, as it should in large measure, some system of rating teachers must be in force. I believe that a school system has a right to keep efficiency records of its employees; that it is the part of good administration to have them. I believe that the teacher is protected in many ways if his efficiency is a matter of formal record through the years rather than a matter of opinion or impression at some particular time. The rating system used, however, must be sufficiently broad to really measure a teacher's value, and must be applied with wisdom and on a basis of carefully determined standards.

The board of education approved of the recommendation in my last report looking to the substitution of a city-wide system of promotion for divisional promotion. Tentative steps looking to the readjustment, however, brought prominently before me the need for standardizing our rating so that teachers marked by different rating officials might be marked on the same scale. Rating officials, giving most earnest thought to a difficult task, felt this need. There was necessity also for raising of standards, so that the highest rating should stand for exceptional efficiency. These factors determined me to turn first to the proper valuation of our ratings. Conferences of rating officials were held the latter part of last year. These are to be followed at an early date by the formation of a special committee of officers with teacher representation whose duty it shall be to outline a tentative standard for marking. I hope to place the entire

matter on a more satisfactory basis. I feel sure that the body of teachers do not object to high standards, but they desire and have a right to the use of standards which may be applied uniformly and fairly.

TEACHERS' LEAVES AND TEACHERS' APPOINTMENTS.

I desire to refer to two matters affecting teachers which I believe should be in our minds for consideration, although I am not ready, as yet, to make definite recommendations for action.

Our rules limit leaves of absence of teachers to leaves on account of illness or for educational purposes. While "educational purposes" may be rather broadly interpreted, I believe it would save the superintendent embarrassment and would benefit the system if the rules were so framed as to allow very great latitude in the granting of leaves. The teacher who desires to engage for a year in some social service, the teacher who has an unusual opportunity for travel, the business teacher who desires to take a business position for a year, the teacher who has an opportunity for service in some of the large affairs of life, will be, in many cases, the better teacher because of such experience. Leaves for these objects, with proper protection of one's position, should be possible, provided it is desired for sufficiently long period to enable the system to secure efficient temporary teachers to fill the gaps. The situation must not be such that the classes suffer through inefficient teaching while the regular teacher profits.

I have come to the conclusion that while the competitive plan now in force for the establishment of eligible lists and for the appointment of teachers to positions not filled from the graduates of our own normal schools may work well in general, there is coming a time when we must consider seriously, in the interest of the most efficient service, if there are not certain positions which are best filled by selection of the individuals who are then given qualifying examinations. We must meet this question, I believe, as we enter the field of trade instruction. We must go out in the trades, choose the best men and persuade them to come in. Those who will willingly seek competitive examination are not always going to be the men we need in these lines. In our normal schools, also, considering their great work of preparing future teachers who shall renew the life of the service, it seems to me that a more or less mechanical selection of faculty members is not wise. At no point in the school service should more careful selection be made. Pure efficiency, although very important, is not all. Ideals, aims, outlook on the world, a fine fullness of manhood or womanhood are vital. While we have tried several methods of normal-faculty selection, I am inclined to believe that here, too, there should be wide latitude of

selection, and that the qualifying rather than the competitive examination should have a place. These are simply suggestive cases; there may be others, which will force us to consider adjustment of our system of appointments.

A TEACHERS' RETIREMENT LAW.

The need for a proper teachers' retirement law is vital, and strong effort to secure it should be made at once. It is needed for the sake of the school and for the sake of the teacher. The teacher of long years of service for the public, very much of it at slight financial recompense, who feels the weight of years and of work pressing heavily upon her, ought to be able to step aside with recognition on the part of the public of the value of the work she has done in shaping and influencing the lives of the children who are to be the men and women, the citizens of to-morrow.

During the past year, through the courtesy of Senator Pomerene, certain vital statistics of our teaching force were collected and submitted to the United States Bureau of Efficiency for analysis, in order to determine a sensible business plan, thoroughly sound financially, as a basis for a law governing the matter. Mr. Herbert D. Brown, the chief of the bureau, was especially helpful in his suggestions and in working out details. As a result, a bill was introduced in Congress during the year. It had the approval of the board of education as a whole and the cordial support of the special board committee, headed by Mr. W. T. Galliher who has shown a deep personal interest in this effort, the accomplishment of which means so much to the system.

THE EXCHANGE OF TEACHERS.

In my last report to the board of education I expressed my belief in the value of a system for the exchange of public-school teachers between Washington and other cities. I felt that a healthful interchange of educational methods, ideas, and experience would result. Consideration of the matter for the past year has strengthened my belief in the plan. If there is careful selection of cities and of instructors it should be possible for us to send out excellent teachers who would contribute in a worth-while way to the system to which they went, and who would gain inspiration and bring back a contribution of value to us. The exchange teacher coming to us for a year from another system, fresh from contact and participation in the professional work of her own city, could be observed by our teachers, take part in our conferences, and in return receive full value, educationally speaking. The success of the plan would depend, of course, (1) on the selection of the right type of teacher

from among those willing to take part in such a movement, and (2) on securing interchange with systems which are working out successfully educational problems in which we are interested.

While few school organizations are actually carrying on interchanges, interest in the matter is evident in many quarters, and I am sure that the plan would work out efficiently although progress might be slow at the start. Considerable interest in the plan has been shown by strong teachers in our system and the members of our community who see its possibilities.

At first I was somewhat concerned over the mechanics of the plan with regard to salary placement, owing to the many salary restrictions in the District of Columbia school laws. However, in the bill introduced in Congress by Representative Abercrombie on May 31, 1916 (H. R. 16149), a simplified machinery of exchange is provided which seems to do away with all difficulties. The bill, which the board of education has approved, reads as follows:

"A BILL To provide for the interchange of teachers of the District of Columbia with other school systems in the United States.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the superintendent of schools of the District of Columbia is authorized, with the approval of the board of education of said District, to provide for the interchange of efficient teachers with other school systems for periods not exceeding one year in each case: *Provided*, That not exceeding twenty teachers shall be on interchange service at one time: *Provided further*, That each teacher so interchanged shall be paid her regular salary by the school system in which she is teaching at the time the interchange is arranged: *And provided further*, That service of teachers of the public schools of the District of Columbia under this provision shall count as regular service in the District of Columbia.

Since under this plan each system pays its own teacher while on foreign service, salary difficulties would seem to be eliminated so far as we are concerned. The restriction as to the number of exchanges in any one year by enforcing selection to secure the best return would prove of value in practice. I sincerely trust that the bill will become a law.

SUBSTITUTE TEACHING SERVICE.

I have been giving increasing thought to the proper organization, administration, and control of our substitute teaching service. The substitute teacher is an important factor in the efficiency of school work. Unless the substitute takes hold effectively and with knowledge of the work and status of the class, the class will mark time or drift back during the absence of the regular teacher. The temporary teacher, often summoned without warning to take a class, is handicapped, however efficient, by lack of time for definite lesson planning and by the lack of intimate knowledge of the strength and weakness and personality of the pupils. A change of teacher means a period

of adjustment in any case, and this period often comes at a time when the promotion or failure of pupils is in the balance. During the month of January, 1916, an important month preceding mid-year reorganization, for example, 410 teachers were absent for a total of 1,499 days, an average of over $3\frac{1}{2}$ days each. The total teacher absence for the year, practically all covered by substitute service, was 9,125 days. We may count in almost any full month the absence for a day or more of 200 teachers. Both regular teachers and pupils are entitled to effective classroom work during the periods of temporary absence. This means that the substitutes must be trained teachers, must be familiar with our courses and methods, and must have the personality and power to hold and win classes.

At present I consider our substitute service weak because of lack of systematic supervision and determination of efficiency, because of low pay, and because of a lack of a basic group of highly trained substitutes on a permanent pay roll, who could take charge in difficult situations and in cases of long absence.

Our list of substitutes is made up of normal-school graduates who have not secured regular appointments and who have not had training or real experience fitting them for work in the higher grades, of candidates for appointment now on our eligible list, and of ex-teachers and others with or without professional training. A majority have not had a sufficiently varied experience to be well qualified to meet demands which vary with each assignment. Often where experience is most needed it is lacking. A call for over 100 substitutes in one day during an epidemic of colds and grippe is not unusual.

Low pay is a factor in preventing the securing of a strong force of substitutes. The substitute receives one-half of the daily basic pay of the teacher whose place she takes for the actual period she serves, unless the consecutive period extends beyond 30 school days, when she receives full basic pay. Under these conditions the pay of a grade substitute ranges from \$1 to \$1.90 per day and that of a high-school substitute is \$2 per day for the usual short periods. Add to this situation the fact that work is not continuous but rather very uncertain and it is easy to see that the income is not sufficient to hold a strong force. I am firmly of the belief, however, that the regular teacher, with her small salary, should not be assessed any higher rate for substitute service. The situation should be met in other ways. I have in mind trying out during the coming year certain features of the following general plan:

1. *Supervision.*—It is my thought that all supervisory officers should give special attention to the supervision of the substitute service. High and normal school principals should supervise closely the substitutes employed in their buildings and should report monthly

on their efficiency to the superintendent. The supervising principals, or certain ones designated, and the directors of special work should systematically supervise and report on the efficiency of the substitutes in their fields. The supervision should be definitely constructive, involving criticisms, suggestions for improvement, advice as to classes to visit for observation, etc.

It has been suggested that one supervisor of substitutes be appointed. In my opinion, however, in the present situation no one officer could cover the field or accomplish the results that united effort will accomplish.

2. *Assignment of substitutes to duty.*—The efficient substitute, once clearly so rated, should be given all possible opportunities for service. She should be on the preferred list for the entire city. By this system absolute merit should bring its own reward. The preferred-list substitute should be required to attend certain educational meetings held by officers and directors and should receive the same general instructions issued to teachers.

3. *Dropping of substitute.*—The substitute who shows continued inefficiency should be dropped from our list. If she is on our eligible list for permanent appointment, she should lose her eligibility under the authority granted by the existing board rules.

4. *Teachers' lesson assignments.*—All regular teachers should leave on file each day a list of lesson assignments and other information helpful to the substitute in taking charge of a strange class.

5. *Substitutes on permanent pay roll.*—I am firmly convinced that we should have on our rolls a regular force of full-salaried substitutes, highly qualified for their work, who should be available for assignment in difficult situations and in cases of long absence. Some of these substitutes should be especially qualified for the primary grades, some for the intermediate grades, and a very few for the basic high-school studies. Such a force, even if comparatively large, would be needed practically continuously. If by chance one had a few days of free time, she could be assigned to help in a weak class as coaching teacher.

I believe that a force of regular substitutes should be well paid, under our salary schedule, for their work is even more difficult and exacting than that of the regular teacher. They would not be altogether an increase of expense to the system, since the assessment of the regular teacher would be available to meet a portion of such cost. However, the value of such a force in increasing the efficiency of our work would justify the full outlay.

The last suggestion of course could not be carried out without congressional authority and appropriation. The others are largely administrative, and I hope to try them out during the coming year.

CLERICAL ASSISTANCE OF SUPERVISORS.

In a previous report I have expressed my belief in the wisdom of a gradual readjustment of the duties of our supervising principals, including an enlargement of the units under their control and an extension of their distinctively educational work. I am more than ever of the opinion that this should be done. It is really necessary as a preliminary, however, that these officers be relieved of a very heavy burden of clerical work which now weighs them down and prevents the full exercise of their higher educational powers which we need. At present the principal of a high school enrolling only 600 pupils is provided with a clerk, but the supervising principal in charge of a dozen or more scattered grade buildings, of more than 100 teachers and of 3,000 or 6,000 pupils, is given no clerk at all. I do not believe that any similar condition exists in any other school system. It ought to be remedied at once. The expense would not be large, and it might well be considered negligible in the light of the value of the services of our supervisors released for activities in educational lines.

THE SUPERINTENDENT AND SUPERVISION.

The problem of constructive educational supervision grows steadily harder for the city superintendent of schools, in so far as his personal contact with the work is concerned. More and more must he reach out and touch the system through his force of officers and directors. The purely administrative demands of his position have multiplied with the development of the modern school system. He must direct a great business organization. He must deal with broad questions of efficiency and of waste. He must study and digest office and educational data. He must be ready to discuss with his board of education endless matters of organization and administration; he must make special investigations for them. He must keep in close contact with his community, however large. He must study and weigh community needs and opportunities and must strive to make his school system render full civic service. He must meet personally a steadily increasing stream of callers. The superintendent lives in a time of marked educational evolution and adjustment—if not of educational revolution. He must be in active touch with educational movements and tendencies. He must study and weigh the educational experience of other communities and systems as well as his own. Yet, with all the demands outlined above, if he is to exercise the finer personal leadership in educational matters within his own system he must keep in touch, not too far removed, with his own teachers and with the children in the classroom.

The village or township superintendent may still touch every classroom, may know not only every teacher, but many a pupil and per-

haps all pupils who stand out as problems. He knows the teaching in his system and has intimate first-hand knowledge of results. He may directly and personally help the weak teacher and encourage, inspire, and really lead, if he be qualified, wherever he goes; but a superintendent in a city like ours, with nearly 200 owned and rented buildings, large and small, widely scattered, may not hope, in the brief hours snatched from his office, to know intimately all teachers or to touch at every point the classroom work of 60,000 pupils. Possibly he may still go, a bird of passage in rapid flight, from classroom to classroom the city over, and he may obtain surface impressions of some value, but the knowledge for constructive leadership is not thus gained.

The problem has given me much food for thought, for I believe the superintendent's power of real leadership within his system is increased in proportion as he keeps the personal touch, no matter what the administrative demands on his time and energy. He should not be, either to teachers or pupils, a figure afar off in an office. It may not be amiss therefore for me to touch upon the plan I believe in and have in force or in process of development.

I believe the superintendent should visit many classrooms during the year, even if the visits be casual, for a moment's greeting or a brief inspection, for these many brief contacts register a cumulative impression relative to many factors in school and class administration and work, and they help to keep a personal hold; but I believe also in selecting certain representative schools in different localities for intimate study from top to bottom. This study may cover the teaching, results, the school management, school equipment, and student relations. A few well-selected studies of this type give a rational basis for an understanding of the system and of its problems, and for consequent intelligent leadership.

I believe there should be set aside near administration headquarters a grade building, such as the Thomson School, in which the educational work is under the direct control of the superintendent. It should have a strong, carefully selected faculty. It should show the best in method the city has to offer. It should serve as a building in which the superintendent may carry on his own educational experiments. It should also be a building always open to interested teachers and visitors.

I believe in periodic conferences with supervisory officials for the consideration of the educational work in their charge. Not only do these officers supervise their districts, each in his own way, but they carry out studies and investigations under directions from the superintendent, reporting to the conference. Thus, by report and discussion, the minds of the superintendent and officers are in touch, general procedure is agreed upon, and a contact, fairly direct, is estab-

lished with the system. My regular stated conferences with the supervising principals and general officers have already proven their worth. During the past year, in addition to many special matters considered, there were conferences held on the "Study question." These led to investigations in the field, to discussions by officers with their teachers, and this to a general reawakening of thought on the matter in the grade teaching force. During the latter part of the year each supervising principal made an informal survey of one of the basic studies especially assigned him by the superintendent. These surveys covered course content, teaching methods, and results. Written reports were submitted and will be made the basis of officers' discussion the coming session. I plan to extend the periodic meetings the coming year to include directors, high-school principals, and group principals.

I believe the superintendent's supervision should include the measuring of educational progress by standard tests properly analyzed. This matter I shall touch upon later in this report. During the last year a first step was taken in applying tests of standard type in spelling and arithmetic. The Russell Sage Foundation Spelling Scale was applied to grades 3 to 8. While not yet fully digested, this test showed a very good standard in words of common use and a progressive increase of power from grade to grade. A test in arithmetic has not yet been analyzed.

A further step in my plan for close contact with the teaching force, already tested and to be worked out systematically the coming year, provides for informal conferences of the superintendent with teachers by groups small enough to insure easy discussion. These groups may consist of the teachers of a division, or of a high school, or of a subject or grade. I desire, in a way, to be a teacher among teachers, getting their viewpoints, keeping in touch with their problems, helping or directing where I may.

A final contact point lies in the teachers' reports to the superintendent on visits made to other schools or classes. Our rules permit two days per year with full pay for such purposes, but require in return that reports be submitted. I am trying at this time to develop to the full the benefit to teacher and school system arising from the visiting privilege. The past year witnessed a marked improvement in the reports. Everyone was personally acknowledged by me, often with special comment. In some cases personal conferences were held.

In ways such as these I am trying to keep the contact with those who do the real work of the system in the classroom in spite of the ever-increasing administrative and office demands. Everywhere I find the teachers of the system alert, responsive, and increasingly professional in their attitude.

THE TEACHERS' INSTITUTE VERSUS A PRELIMINARY CONFERENCE WEEK.

Touching closely the matter just discussed is the Teachers' Institute. In accordance with custom, we held in November a two days' conference with crowded sessions, at which experienced educational men met the teachers for addresses, conferences, and round-table discussions. The meetings were the most inspirational thus far held, yet considering our short school season and considering the effect of interruption to school routine, I am inclined to believe that this breach in the school days is not altogether wise. I believe the best time for a conference period is just before the opening of school in September, when classroom duties have not begun to weigh heavily, when teachers are fresh from the rest and change of a long vacation. Possibly, through a slight delay in the opening, the teachers might be called together regularly a week in advance. During these preliminary days the superintendent, the supervising officers, the directors, and principals should meet their teachers in conference; and should give such general directions as may be necessary. The teachers should also make ready their work and classrooms for opening day. A few strong educational leaders should be brought from other fields for inspiration and stimulation. The week should be one of rigorous mental training which should prime the teacher for her work, and enable her to get in step, and to make an effective start with her class. Thereafter, there should be relatively little interruption in school days.

EDUCATIONAL TEST AND RESEARCH WORK.

Good digestion is as vital to the strong school system as it is to the strong human being. The school system must not only gather and record facts concerning business transactions, constructive data, and educational data; it must also plan its record systems with judgment and with a view to securing right insight into the efficiency of the system. It must weigh, digest, and assimilate what it gathers. For strong, constructive work, in the leadership of a city school system, a superintendent must have in the end the proper directive and office or field force for such work.

In spite of the heavy pressure upon it in the struggle simply to attend to routine business and to organize its work of record, the office of finance and accounts has been able to make analyses of costs in certain fields of school expense, as outlined in this and preceding reports. Each of these has been genuinely helpful and suggestive, and has resulted either in saving of expenses or in better procedure. There should be a continuous succession of such studies. They are vital to real efficiency in the business management. There should be sufficient office force to take care of this work.

On the educational side there exists a similar need for study of results, for testing and research. The efficiency lesson of the business world must be learned by the educational system. There must be clear and adequate records, always available, of educational results in the schools. Through the use of adequate standards already established, or by the development of standards, there must be a continuous survey of educational production; there must be studies of adjustment of the educational load to the pupil; of the relation of school work to life career; there must be the machinery for the study of all peculiar children; there must be the machinery for the proper gathering and analysis of data of educational procedure and accomplishment elsewhere, that the local system may profit by the experience of the educational world. Such a bureau of testing and research may start in a very limited way with the superintendent and a clerk, but it must develop into a special unit in the headquarters organization, with its directive head, and assistants for field and office work.

It is my thought to organize a small research board of experienced officers and teachers interested in this movement to cooperate with the superintendent in work of the type outlined, until the time seems ripe for a formal organization and the best plan for it has been worked out.

THE SHAKESPEAREAN TRICENTENARY.

During the school year there occurred the tricentenary anniversary of Shakespeare's death. The superintendent of schools urged and encouraged participation by our schools in the country-wide movement to recognize the work and genius of Shakespeare. As a consequence special emphasis was given to the study of his life and times and to his great plays. The songs and dances of his time were given at many school entertainments.

In the grade schools there was more than usual dramatic work involving parts of the Merchant of Venice, Midsummer Night's Dream, Julius Cæsar, and As You Like It. In the English departments of the high schools unusual recognition was given to Shakespeare. At the Business High School, As You Like It was staged as the regular annual school play. At the Central High School, scenes were staged from a number of plays. At the Eastern High School, the annual spring play was A Midsummer Night's Dream. There was staged also a brief play entitled "Shakespeare at the Mermaid," compiled by Miss Gardner and Miss Gunther of the faculty, which sought to make vivid the personalities of Shakespeare and his contemporaries.

At the Wilson Normal School the graduating class presented and rendered in most delightful form a production written by Miss Alberta Walker of the faculty. I quote extracts from a published account:

William Shakespeare lived again last night and was pompously escorted to the scene of the revels of the merry villagers of his home town, Stratford-on-Avon.

The performance presented an artistic and realistic reproduction of Stratford-on-Avon. The scene was in the open air in a grassy stretch to the rear of the school. A natural stage, protected by a profuse growth of trees and cultivated shrubbery, provided a pleasing setting for the pageant. The piece was strikingly suggestive of the Ben Greet players Shakesperean revival.

The cast was fully costumed true to the life and time. There was William Shakespeare, in real life Adolph Richmond. There were fairies, shepherds and dairymaids, village folk, ale booth revelers, the Stratford dignitaries, morris dancers, and last but not least, the players from the Globe Theater, London.

Their collective performance was in eight episodes. The story began with fairies putting all under the spell, which translated them back three centuries to historic Stratford. The shepherds and dairymaids were hying themselves to the village, where they blend with the village folk, a merry and a simple people.

A round of ale inspires all to dancing and song when the clarion calls, and William Shakespeare is decorously escorted in. He comes from London, and is much impressed with the morris dancers when an aggregation of his star performers from London arrives and possesses the scene in playing in two sketches from *Twelfth Night*, *Olivia in Love*, and *Malvolio Befeooled*.

In addition to individual school efforts, two remarkable productions were staged in the white and in the colored schools. The white high schools united in the presentation of an all high-school pageant, the book for which was written by Miss S. E. Simons, head of the department of English. I quote from a report especially prepared for me:

May days were never greeted with so glad a welcome as that given the perfect days of the week of May 8 by the English department of the Washington high schools. For this was the time set for the four afternoon performances of the Shakespeare pageant which the students of the five white high schools chose to offer as their contribution to the nation-wide celebration of the tercentenary of Shakespeare's death.

The setting was a natural amphitheater in Rock Creek Park, shut in by trees in the far background and on two sides—a wonderfully beautiful stage. The varied greens of the early foliage, the bright sunlight, the rainbow colors of the costumes of the fairies, nymphs, heralds, trumpeters, pages, ladies, and lords, as they moved about made it seem, indeed, a scene from Arcady. There was music, song, and dance. Mirth was the keynote of the celebration, and this was struck again and again by the violins of the high-school orchestra, the songs of the fairies, the call of the trumpets. Even the birds caught the note for ever and anon—a wondrous thrill from a neighboring tree added a phrase to a fairy song. The 400 high school pupils who made up the cast will long remember those joyous afternoons in Rock Creek Park when they played their parts so fittingly in the Shakespeare festival.

The form the pageant took was the presentation of Shakespearian scenes in happy vein by companies of players before Queen Elizabeth and her court. Shakespeare, as master of the revels, assembled the players and brought them before the Queen, who received them with due pomp and ceremony. And a picturesque group they made as they emerged from the woods, radiant in their many-hued costumes, and walked the length of the field, banners waving, trumpets blowing. Shakespeare acted as Prologue, Epilogue, and Chorus, explaining to the Queen all that was necessary for her to know of the action that was to follow. He was ably assisted by the Court Herald, an imposing figure in gorgeous dress, who announced the coming of the companies,

each in turn. These were: The Globe Players, from Central High School; the Children of the Chapel Royal, from Eastern High School; the Company of Burbage, from McKinley; the Queen's Players, from Business High School, and the Servants of the Lord Chamberlain, from Western.

After the presentation of the players to the Queen each company performed its part in entertaining the court. First, the Children of the Chapel Royal gave Fairies' Frolics (*Midsummer Night's Dream*), making a series of charming pictures as they flitted to and fro in the mazes of the ever-changing dance. Next, the Globe Players presented the Masque from the *Tempest*, and a woodland scene from *As You Like It*, all In Celebration of the Contract of True Love. Then followed the company of Burbage in *A Merry War of Words*, while Petruchio tamed Kate (*Taming of the Shrew*). Next, the Queen's Players as shepherds, shepherdesses, and strange-looking satyrs took possession of the field, all hovering about Autolycus, who plied his trade right merrily. And for a few minutes the sheep-shearing festival was in full swing, with its dances, songs, and frolics. The climax to these joyous revels was reached when the world-old tale of Pyramus and Thisbe was enacted by the Servants of the Lord Chamberlain in its mirth-provoking "version new." Here, in truth, was Fun for Every Man, for Queen and court, for spectators and players alike. The festival ended with a rollicking country dance on the green, in which all the players joined.

One of the striking features of the pageant was the clear enunciation of the speakers. Shakespeare's reading of the lines was truly remarkable; it was a delight to listen to him. And from Shakespeare down to the tiniest fairy who had a speaking part all the actors could be heard as well as seen by the great audiences gathered to witness the spectacle.

The director of music in the public schools was most active in support of the pageant, and too much can not be said in praise of his efforts, efforts that resulted in the assembling of an all high-school orchestra, which furnished the music for the entire pageant.

The success of the undertaking was largely due to the splendid cooperation of students and teachers in the several departments of the several high schools. Art and music and dance joined hands and made a harmonious whole of the Shakespeare pageant, and to the teachers back of these activities great credit must be given.

Nor should the business end be neglected. The festival was given for the benefit of the school playgrounds, an admission fee ranging from 25 cents to 75 cents being charged. The sum of \$900 was cleared after defraying expenses, which were by no means light. This fact speaks for itself and points to a most effective business management—a management made up of committees of teachers chosen from all departments of the various schools. The chairman of the finance committee was peculiarly efficient in making the pageant a financial success; and highest commendation should also be bestowed on the supervisor of grounds and pageant activities and to those teachers associated with him, and for the admirable arrangements made for the comfort of spectators and cast, for seating the audience, and for handling the crowds.

The educational value of the pageant will be, I am sure, no less striking than was its artistic and business success. The hundreds of girls and boys who took part in the festival have come to love the poet and they, and indeed their companions who merely listened, no longer look upon Shakespeare as a closed book to be opened when a lesson is assigned therein. They have come to regard Shakespeare as a living reality, who can speak to them in their own tongue of their own thoughts and feelings, and we are bold to declare that the book inscribed with the magic of his name will henceforth be opened voluntarily.

One English class has since been inspired to inscribe sonnets to the poet which are not wholly commonplace, but which, forsooth, show some rather unusual excellence, considering the age of the writers. I quote one:

"THE SHAKESPEARE TERCENTENARY CELEBRATION.

"Three hundred years ago Great Shakespeare died;
 He breathed a priceless gem with every breath;
 To-day we celebrate the poet's death,
 Who will forever in our heart's abide,
 Wherever people speak the English tongue.
 Although the land be torn with brutal strife,
 There is a memory of Shakespeare's life,
 His plays are acted, and his songs are sung.
 Three hundred years—'tis but a drop of time
 In the great ocean of eternal fame.
 Yet time dims not the lustre of his name,
 His plays forever will remain sublime.
 — And so we celebrate, that we may know
 That Shakespeare lived—three hundred years ago."

—*Louise Carman.*

The spirit of the occasion passed over from players to spectators and many of those who witnessed the Shakespearian scenes have given pause in their busy lives and have joined the boys and girls in paying homage in this year of the tercentenary of Shakespeare's death to the master mind of the ages.

The book of the pageant was published by the courtesy of Scott, Foresman & Co. This has been applied for by a number of high schools in other places, and has been produced by the State Normal School of Kentucky, by the Central High School of Akron, Ohio, and by the Eastern High School of Baltimore, Md.

Mr. Bruce, assistant superintendent in charge of colored schools, in his report has spoken in detail of the production staged by his schools, on the Howard University Campus. This pageant was devised by Mr. George D. Jenifer, of the Miner Normal School. It was in many ways a tremendous production, measured by its range, its organization and presentation, and by the numbers of participants, representing all grades and years of the colored school system. I quote from an outline as follows:

Setting.—A three tier stage of Renaissance-Classic type. This structure is designed to permit the creation of an illusion portraying the effect of Shakespearian plays upon our modern life.

Theme of the pageant.—The pageant is built to acclaim Shakespeare as the great exponent of humanity, free and realizing itself in noble creations in which the race finds its soul interpreted and inspired.

Divisions of the pageant.—The action falls into three divisions: The Soul Enthrall'd, The Soul Enfranchis'd, Shakespeare, The Poet of the Soul. Each division is begun by a significant tableau and dance, and is developed by dramatic episodes bearing upon the theme of the division.

In addition to the lines and the action in the episodes, the development of the theme is made obvious by the speeches of the prologuizer, Humanity; by the music; and by the interpretive dancing of a group of 33 characters representing the Soul as divided into its powers of willing, knowing, and feeling.

In connection with the working out of the theme there were presented scenes or acts from many plays, together with the dances and songs of Shakespeare's time.

Of the educative value of these dramatic activities there can be no question. To the student body Shakespeare was made live and

real—absolutely human. Many hundreds gained in real power of self-expression. All gained in appreciation, not only appreciation of Shakespeare but of all fine literature. In the cooperative work of officers, teachers, and students, working to a common end, the entire system benefited.

A DEPARTMENTAL SURVEY LOOKING TO EDUCATIONAL COOPERATION WITH THE SCHOOLS.

Early in the year the faculty of the Wilson Normal School most cordially responded to a request of mine to undertake a study of the departments of the National Government to determine in what ways and to what extent they were able and willing to cooperate in the educational work of our schools. These studies as computed, covered a number of departments, showed a wealth of material available for our teachers in the way of publications, lantern slides, lectures, outline courses, reports, maps, etc. The conditions under which material could be secured and made available were stated in the report to me, so that it will be possible to make summaries for the guidance of our teachers. While many of our teaching force have been in touch with the Government departments, and have tapped their wealth of teaching material, few have realized the wide range of worth while matter available, nor have they understood the cordial willingness of Government officials to cooperate.

VOCATIONAL STUDIES.

In my last report I stated my intention to begin certain studies to determine the vocational needs and opportunities of the District of Columbia, as they might concern our young people. Out of these would come, I felt, the necessary practical information and knowledge of our community which could give us a basis to plan (1) more carefully and definitely our system of general vocational and trade schools, and (2) to make certain modifications in our grade and high school courses. With board approval as to the general proposition, the first steps of this survey were taken during the past school year. It is expected that the work of collecting information will be completed before the close of the current year.

Directly through the office of the superintendent of schools three studies were made during the past year. The first dealt with pupils who left school without completing the year or the course. The second was a census of pupils who were engaged in occupations for pay while continuing their school work and connection. The third was a study of the occupations of our high-school graduates a year after graduation. These studies, all of which were completed, were intended to show us what our pupils were now doing, under all or part of our present school training. The first study offers so much of value that it will probably be made a continuing proposition. Summaries of all these are given later in this report.

In addition to this work other steps were taken by a committee consisting of Mr. Kramer, assistant superintendent of schools, Mr. Chamberlain, director of manual training, Mr. Ely, supervising principal, Mr. Hart, head of the department of business practice, and Miss Merrill, of the Western High School, which was organized under the chairmanship of the superintendent of schools. Through this organization and its subcommittees, and with the cooperation of the United States Bureau of the Census, general statistics were collected showing the occupations and the employees involved in the District of Columbia. These are still to be finally shaped up for use.

There was prepared, also, by the committee a general questionnaire to be sent to business men of the city, covering the main groups of employees other than those classified in the trades. This questionnaire covers the business office, accounting, sales and delivery forces. It is intended to give us certain definite information as to local conditions and needs, to give us basic information for vocational guidance, and to secure the ideas of thinking business men on certain practical business problems. These forms are just going out. Undoubtedly the information secured will be of the utmost value.

There remains a study of the trades and of the need for school instruction in these vocational lines. A committee to plan and conduct this study so as to reach all interested will be organized shortly. These two special studies if wisely made and analyzed should give us most valuable data.

THE ACTIVITIES OF CHILDREN WHO LEAVE SCHOOL.

During the latter part of the school year teachers were directed to send to the superintendent a card record of each pupil leaving school. These cards called for the name, age, school, grade, cause of withdrawal, character of work, occupation, and wage. Although incomplete, because of the time, and other factors, and although in many cases part of the information desired was not obtained by the teachers, the summary is sufficiently comprehensive to be very suggestive. It is possible to classify the cards in many ways. In the summary which follows they are classified to show withdrawals by grades, distribution by ages, causes of withdrawals and character of work. Wage limits cover simply the cases in which information was available.

It will be noted that many occupations draw pupils from a number of grades, showing clearly that age and not actual schooling was the governing factor. It will be noted, also, that the larger number of pupils withdrew between 15 and 17 years of age. It looks as if the raising of the school age limit to 16 years would not work a serious hardship.

Second.....	113	58	.....	7	17	34	36	8	11	18	5	6	55	29	Addresser, auto salesman, bookkeeper, clerk, dentist's assistant, driver, drug clerk, file clerk, messenger, office clerk, printer's assistant, railroad service.	\$5 to \$10.
Third.....	50	20	.....	1	1	11	16	13	8	9	1	4	21	15	Auto mechanic, advertising manager, clerk, collector, farm hand, messenger, photographer's assistant, helper at rifle range, surveyor.	\$6 to \$15.
Fourth.....	27	8	.....	.....	.....	12	10	.....	5	4	1	1	20	1	Advertising solicitor, bank clerk, bookkeeper, electrotypist, florist, motion-picture operator, office clerk, record clerk, salesman, stenographer.	\$7.50 to \$20.
Total..	373	162	3	30	80	117	92	28	28	72	17	31	157	101		

COLORED GRADE SCHOOLS.

First.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Errand boy	\$3.
Second.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Driver	\$1.50.
Third.....	3	.....	2	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Errand boy, domestic, farm hand, laborer, porter.	\$2.50 to \$5.
Fourth.....	10	1	.....	4	1	1	.....	.....	.....	.....	.....	.....	.....	.....	Helper in bowling alley, driver, errand boy, jumper, domestic, nurse.	\$2 to \$6.
Fifth.....	10	4	.....	3	5	.....	1	.....	1	1	.....	2	7	.....	Delivery boy, domestic, huckster, laundry, nurse girl.	\$2.50 to \$4.
Sixth.....	12	7	.....	4	5	2	1	.....	.....	.....	.....	1	11	.....	Domestic, jumper, porter	\$2.50 to \$5.
Seventh.....	11	2	.....	3	3	2	2	1	.....	1	.....	1	7	2	Grocery clerk, printer's helper, porter	\$3 to \$4.
Eighth.....	9	.....	.....	3	.....	2	4	.....	.....	.....	.....	2	5	2		
Total..	56	14	2	18	18	7	9	1	1	2	1	8	41	4		

COLORED HIGH SCHOOLS.

First.....	45	23	.....	5	14	18	4	2	2	11	2	1	11	20	Caddy, elevator boy, garage helper, janitor, machinist, etc.	\$5 to \$10.
Second.....	18	7	.....	1	.....	5	10	.....	2	4	1	1	7	5	Bell boy, dressmaker, janitor, nurse girl, etc.	\$2.50.
Third.....	12	10	.....	.....	.....	3	3	4	2	4	1	.....	2	5	Helper in drug store	
Fourth.....	5	.....	.....	.....	.....	.....	3	1	1	3	1	.....	.....	.....
Total..	80	40	.....	6	14	26	20	7	7	22	5	2	20	31		
Grand total ¹	136	54	2	24	32	33	29	8	8	24	6	10	61	35		

¹ Grade and high schools.

In a study of the individual cards, certain facts were noticeable. It was found, for example, that very few girls were withdrawing for work. Most of them withdrew because of illness, removal from the city, or special home need. In the first year of the white high schools, for example, only 8 of 76 girls took up work for pay.

From the eighth grade and first year of the high school the number listed as discouraged by lack of progress in studies was noticeable. This is a matter, of course, for special investigation on our part. It was noticeable also that very many high-school cards came in with cause of leaving, occupation, etc., unknown, showing, to my mind, a need for the organization of some definite follow-up system. We ought to know why our pupils leave and what becomes of them. If the cause given is "To go to work," we ought to know whether that decision is due to home need, to lack of interest, or to discouragement. We ought by supervised study or other method to check early discouragement. If a pupil leaves, and we have full knowledge, we ought to try to draw him back, if not to the school he left, to some other school, such as a trade school, another type high school, or to night school. When his own school has done its best, then his case should be reported to some general officer who might influence him toward some other lines.

I believe so strongly in the value of these records that I shall continue them for the coming year in the hope that the school machinery may work all the better to throw light on the problems of early withdrawals.

SURVEY OF OCCUPATIONS OF YOUNG PEOPLE WHO RETAIN DAY-SCHOOL CONNECTION.

Near the close of the school year a record or census was taken of pupils who remained in school but engaged in occupations for pay outside of school hours. Omitting very incomplete and doubtful records and cases of pupils who received a little spending money for certain duties in the home, it was discovered that in the white schools 1,748 grade pupils and 449 high-school pupils, or a total of 2,197 pupils, had employment. Of this number only 56 were girls. In the colored schools, 624 grade pupils and 204 high-school pupils were so engaged, a total of 828, of whom 150 were girls. As in other studies, complete information was not obtained in all cases, but returns were far more satisfactory than in the previous study. I doubt if any more interesting study has ever been made in our schools. The tables follow:

Record of pupils engaged in regular outside work while retaining membership in school.
WHITE GRADE SCHOOLS.

Grade.	Number of cards.	Number of girls.	Age.						Position or occupation.	Wage limits.
			Number under 14.	14	15	16	17	18		
First.....	2	.....	2	.....	.....	.....	.....	.....	Newsboys.....	\$0.50-\$0.90
Second.....	10	.....	10	.....	.....	.....	.....	.....	Chore boy, delivery, iceman, newsboy.....	\$0.10-\$1
Third.....	89	4	87	2	.....	.....	.....	.....	Caddy, collector, chorister, cleaner, clerk, drug, clerk, motion-picture theater, delivery, domestic, driver, errand boy, gardener, street trades.....	\$0.10-\$5.50
Fourth.....	235	9	224	8	1	2	.....	.....	Bootblack, bundle wrapper, caddy, chore boy; clerk, bakery; clerk, hardware; clerk, harness; clerk, glue factory; chorister, domestic; helper, general; iceman, janitor assistant, jumper, newsboy, nurse girl, overseer, porter, printer's assistant, shoemaker, stable boy, street trades, truck gardener.....	\$0.20-\$6.10
Fifth.....	300	4	260	32	5	2	1	.....	Barber, basket maker, bundle wrapper; clerks—bakery, grocery, market, office, shoe store, tailor; caddy, chore boy, chorister, domestic, distributor, garage helper, gardener, iceman, jumper, magazine agent, messenger, newsboy, nurse, moving-picture operator, painter, pin boy, printer's assistant, salesman, street trades, waiter.....	\$0.10-\$7
Sixth.....	377	3	282	62	24	8	1	.....	Barber, caddy, cash boy, chore boy, chorister, collector, bundle wrapper; clerks—bakery, book store, butcher, confectionery, drugs, florist, furniture store, grocer, jeweler, sandwich stand, top shop; distributor, driver, errand boy, garage helper, gardener, hauling, helper, terra-cotta factory; iceman, jumper, magazine agent, messenger, newspaper agent, newsboy, pin boy, posting scores, street trades; teacher, music; ticket taker, tube boy, waiter.....	\$0.15-\$10
Seventh.....	405	11	225	99	50	26	4	1	Basket maker, bootblack, bundle wrapper, bussman, caddy, cashier, chorister, cleaner, collector; clerks—baker, butcher, drug, dry goods, feed store, grocery, office, market, sausage factory, Postal Telegraph, moving-picture theater; distributor, errand boy, garage helper, gardener, iceman, janitor, jumper, lamplighter, magazine agent, messenger, moving-picture operator, newspaper agent, newsboy, nurse, posting scores, salesman, telegraph operator, truck gardener.....	\$0.10-\$10
Eighth.....	321	4	70	113	84	49	4	1	Bundle wrapper; caretaker, cooking room; caretaker, tennis court; check boy, chorister, collector; clerks—bakery, drug, grocery, florist, confectionery, dry goods, feed store, hardware, leather store, market, tea store, terra-cotta factory, newspaper office; distributor, driver, elevator boy, errand boy, ferryman, folder, gardener, iceman, jumper, magazine agent, messenger, moving-picture operator, newspaper agent, newsboy, pin boy, plumber's helper, posting scores, printer's assistant, salesgirl, salesman, special delivery; teacher, music; truck gardener, usher, waiter.....	\$0.21-\$8
Ungraded..	9	.....	5	2	1	1	.....	.....	Clerks—bakery, grocery; errand boy, newsboy, salesman.....	\$0.25-\$4
Total.....	1,718	35	1,165	318	165	88	10	1		

Record of pupils engaged in regular outside work while retaining membership in school—Continued.

WHITE HIGH SCHOOLS.

Grade.	Number of cards.	Number of gir s.	Age.						Position or occupation.	Wage limits.
			Number under 14.	14	15	16	17	18	Over 18.	
First.....	161	4	2	21	62	52	12	10	2	Agent, auto mechanic, bookkeeper, clerk, cashier, chore boy, collector, distributor, driver, errand boy, electrician, file clerk, farm hand, gardener, guide, helper, musician, newsboy, news-route boy, office boy, page, printer, salesmen, swimming instructor, usher, watchman.
Second.....	129	8	.....	6	18	59	25	14	7	Auto mechanic, butcher, cashier, clerk, collector, chauffeur, electrician, farm hand, helper, janitor, jewelry repair man, mail packer, messenger, mechanic, motion-picture operator, news-route boy, nurse maid, office boy, page, policeman, rent agent, route agent, soda clerk, stock clerk, switchboard operator, typewriter, usher, watchman.
Third.....	109	5	2	1	8	18	39	21	20	Carpenter, chauffeur, clerk, collector, cashier, dancing teacher, delivery boy, driver, examiner in bindery, express messenger, farm hand, flower assorter, instructor on playground, jumper, law clerk, librarian, machinist, milliner, motion-picture operator, musician, news route and agent, night watchman, photo assistant, reporter, rodman, salesman, sign clerk, soda clerk, stenographer, telephone operator, timekeeper, usher, wrapper.
Fourth.....	50	4	.....	.....	.....	1	6	29	14	Bookkeeper, chauffeur, clerk, collector, drug clerk, delivery boy, machinist, office clerk, salesman, soda clerk, tutor, usher.
Total.....	449	21	4	28	88	130	84	74	43	

COLORED GRADE SCHOOLS.

First.....	4	.....	4	.....	.....	.....	.....	.....	.....	Cleaner, delivery boy, newsboy.....	\$0.50-\$2.50
Second.....	28	5	27	.....	.....	1	.....	.....	.....	Delivery boy, farm hand, errand boy; helper—ice and laundry; housework, paper boy, gardener.	\$0.10-\$2
Third.....	51	8	45	3	2	.....	.....	1	.....	Cleaner, errand boy, file clerk, gardener, housework, nurse, porter, salesman, woodcutter.	\$0.15-\$7
Fourth.....	93	21	73	10	5	2	1	1	1	Bootblack, caddy, chore boy, clerk, domestic, errand boy, gardener, jumper, messenger, newspaper agent, newsboy, nurse, porter, waiter.	\$0.25-\$7
Fifth.....	69	11	51	7	6	3	.....	1	1	Barber's apprentice, bultor, bell boy, caddy, cashier, chore boy, cleaner, delivery boy, driver, domestic, garage helper, janitor, jumper, nurse girl, newsboy, porter.	\$0.50-\$5
Sixth.....	114	25	71	25	13	3	1	1	.....	Bootblack, bus boy, caddy, chore boy, domestic, errand boy, gardener; helper—bakery, drug store, etc.; jumper, messenger, news-route boy, order boy, nurse girl, porter, waitress.	\$0.20-\$4.50

Seventh.....	126	27	48	34	31	11	1	(2)	1	1	Barber's apprentice, bell boy, domestic, chore boy, clerk, cook, driver, elevator boy, errand boy-girl, gardener, iceman, janitor, newsboy, nurse girl-boy, messenger, pin boy, porter, stable boy, ticket taker, assistant, jumper, magazine agent.	\$0.25-\$5
Eighth.....	115	17	21	34	26	21	11	1	1	1	Apprentice—barber, printer; caddy, chore boy, domestic, delivery boy, elevator operator, farm hand, huckster, janitor, milkman, motion-picture operator, newsboy, news-route boy, messenger, nurse, order boy, pin boy, porter, laborer.	\$0.50-\$10
Vocational.....	24	12	.....	.....	5	7	5	5	2	2	Bellman, cashier, cleaner, clerk, domestic, errand boy, newsboy, nurse, porter, printer's assistant, seamstress, teacher—music; waitress.	\$1-\$6
Total.....	624	126	340	113	88	48	19	10	6	6		

COLORED HIGH SCHOOLS.

First.....	73	8	1	8	25	19	15	3	2	2	Barber, caddy, chore boy, brush boy, domestic, driver, dishwasher, electrician, elevator boy, gardener, huckster, janitor, jumper, messenger, newsboy, office boy, pin boy, porter, retail clerk, seamstress, waiter.	\$0.25-\$6
Second.....	51	5	.....	3	10	15	7	9	7	7	Bell boy, butler, bootblack, delivery boy, domestic, elevator operator, gardener, huckster, jumper, motion-picture operator, pin boy, soda clerk, route boy, switchboard operator, waiter.	\$0.50-\$12.50
Third.....	42	9	.....	1	1	9	10	16	5	5	Butler, chauffeur, delivery boy, domestic, door man, elevator boy, hat boy, huckster, janitor, musician, pin boy, soda clerk, telephone operator.	\$0.50-\$15
Fourth.....	38	2	.....	.....	1	2	11	8	16	16	Bell boy, bus boy, caddy, chore boy, delivery clerk, errand boy, elevator operator, gardener, nurse maid, photo helper, pin boy, porter, printer, statistical clerk, taxi agent, waitress.	\$1-\$7
Total.....	204	24	1	12	37	45	43	36	30	30		

¹ Age not given in 1 case.

² Age not given in 3 cases.

In addition to the tabulation printed above, my secretary, Miss Simonton, made an exhaustive listing of employments in detail showing minor variations of work and pay. This is too comprehensive for inclusion here but will serve as a basis for further studies. From the analysis it was discovered that various newspaper occupations, including street sales, house delivery, etc., gave employment to a total of 1,143 pupils. This shows a remarkable contribution of the newspapers to the earning capacity of young people without sacrifice of their schooling.

Store clerks, helpers in stores, bakeries, etc., covered 539 cases, many pupils working as extra clerks on Saturday. In the groups of errand boys, delivery boys, jumpers, etc., were included 444 pupils, and in housework, including many cases of dish washing only, there were 159. Caddies reached the rather large total of 59. A number of pupils combined two or more occupations, such as distributing and collecting, or paper delivering and helping in a barber shop, etc.

Two most striking facts were developed. One was the extent to which our pupils are actually making our school system a continuing school—carrying on their education while earning in many cases full beginner's wages. In many cases, from a study of individual cards, it is evident that many pupils are making normal school progress in spite of added duties. Others are considerably retarded. It may be worth while to study the school records of these people.

The other fact of real importance is involved in the discovery that very many of these working pupils are making as much or more than pupils listed in the previous set of tables, who left school to go to work. In other words, it is evident, even in one survey, that this city offers broad opportunity in minor ways to the pupil who can give only part time to work, and that many pupils who leave school might join the group who remain in school and at work without financial loss. Probably we, as a school system, could help relieve overstress by specially organized classes for these people proceeding at a slower speed than regular classes and possibly requiring shorter hours. Undoubtedly this census will give us much that is suggestive in connection with the department of school work.

VOCATIONAL SURVEY OF HIGH-SCHOOL GRADUATES.

This survey was undertaken to determine the occupations to which the high-school training in its present form naturally led. In order to give time for adjustment of occupations high-school principals were requested during the latter part of the school year 1916 to take a census of the occupations of graduates of the previous year, 1915. The census, which was fairly complete, is summarized in the following pages. In general, it shows that the graduates of business high schools find placement in positions for which they have been definitely trained. It is possible to trace in McKinley Manual-Training School

a close connection between the school course and the occupations entered. In the Eastern the business development has an effect on occupation. In the academic schools generally, however, it is difficult to trace a connection between business occupation and school course, but the cases are too few for analysis. The striking fact in the high schools other than Business is the large proportion of the graduating class going on to normal school and college. For these advanced educational institutions effective preparatory work is done.

As to high school and business more light is thrown on the situation by a study of the preceding surveys of students leaving school or working while in school. The combination high school, like New Central, should meet many needs by its opportunity for practical occupational courses in connection with academic work. The main question is, What more can we do to hold in school the many who leave before graduation and who, in large numbers, in all probability are not looking forward to educational courses beyond the high school? The city survey of business and industry should help us.

Summary of occupations of high-school graduates, class of 1915.

BUSINESS HIGH SCHOOL.

	Number.	Number at work.	Average salary.	Number unemployed.	In other educational institutions.
Four-year course:					
Boys.....	21	16	\$8.87	0	5
Girls.....	29	24	8.18	3	2
Total.....	50	40	8.46	3	7
Two-year course:					
Boys.....	47	26	7.96	3	18
Girls.....	106	78	6.66	10	13
Total.....	153	104	6.98	13	36

Total unreported, 47.

ANALYSIS OF BUSINESS OCCUPATIONS.

Four-year course.—Bookkeepers, 7; bookkeepers and stenographers, 3; clerk, 1; office clerks, 11; stenographers, 15; typists, 3.

Two-year course.—Bookkeepers, 6; bookkeepers and typewriters, 1; farmer, 1; musician, 1; office clerks, 22; salesman, 1; shoemaker, 1; stenographers, 57; linotypist, 1; stenographer and bookkeeper, 2; teacher, 1; typists, 10.

NOTES.

1. In each instance the salary given is the initial salary per week.
2. Under those listed as "Unemployed" are (a) graduates who desire employment; (b) graduates living at home who do not desire employment; and (c) girl graduates who have married.
3. Of the 36 two-year graduates who are still attending school, 28 returned to the Business High School to complete the four-year course. One of the other eight is attending the Eastern High School. Of the four-year class, four are in college and one in normal school.
4. The modal salary (that which occurs with the greatest frequency) for the four-year course is \$8. The modal salary for the two-year graduates is \$6. The mode, in this survey, is of much more value than the arithmetical average.
5. Two of the four-year graduates and seven of the two-year graduates are in Government employ.

Summary of occupations of high-school graduates, class of 1915—Continued.

CENTRAL HIGH SCHOOL.

	Number.	No record.	At work.	Average weekly salary.	Unemployed or at home.	In other educational institutions.
Boys.....	80	12	15	(1)	-----	53
Girls.....	100	15	7	(1)	16	62
Total.....	180	27	22	-----	16	115

¹ Insufficient data.

ANALYSIS OF BUSINESS OCCUPATIONS.

Boys.—Bank clerk, 1; book agent, 1; clerks, 3; consular service, 2; farmer, 1; Government survey, 2; Government clerk, 1; insurance solicitor, 1; mail clerk, 1; messenger, 1; stenographer, 1.

Girls.—Clerk, 1; Government clerks, 2; music teacher, 1; stenographer, 1; tutor, 1; unknown, 1.

Note on educational work.—Of those continuing educational work 30 are in normal schools and 64 are in colleges or universities.

EASTERN HIGH SCHOOL.

	Number.	No record.	At work.	Average monthly salary.	Unemployed or at home.	In other educational institutions.
Boys.....	21	3	3	(1)	-----	15
Girls.....	63	13	9	(1)	-----	41
Total.....	84	16	12	-----	-----	56

¹ Insufficient data.

ANALYSIS OF BUSINESS OCCUPATIONS.

Boys.—Bank clerk, 1; Government survey, 1; playground assistant, 1.

Girls.—Clerk, 1; stenographers, 8.

Note on educational work.—Of those continuing educational work, 23 are in normal schools and 25 in colleges and universities.

MCKINLEY MANUAL TRAINING SCHOOL.

	Number.	No record.	At work.	Average monthly salary.	Unemployed or at home.	In other educational institutions.
Boys.....	48	-----	22	-----	-----	25
Girls.....	14	-----	1	-----	-----	13
Total.....	61	-----	23	\$52.20	-----	38

ANALYSIS OF BUSINESS OCCUPATIONS.

Boys.—Aid, Bureau of Standards, 1; assistant with superintendent, 1; bookkeeper, 1; clerks, 2; draftsman, 2; inspector of ordnance, 1; laboratory assistants, 7; lithographer, 1; messenger, 1; patent law clerk, 1; statistical clerk, 1; student teacher, 1; manager chemical plant, 1.

Girls.—Clerk, 1.

Note on educational work.—Of those continuing educational work, 6 are attending normal school and 26 are in colleges and universities.

Summary of occupations of high-school graduates, class of 1915—Continued.

WESTERN HIGH SCHOOL.

	Number.	No record.	At work.	Average monthly salary.	Unem- ployed or at home.	In other educa- tional institu- tions.
Boys.....	44	.....	6	.....	1	36
Girls.....	49	4	3	.....	11	31
Total.....	93	4	9	\$38.67	12	67

ANALYSIS OF BUSINESS OCCUPATIONS.

Boys.—Chemist, 1; messenger, 1; organist, 1.

Girls.—Clerks, 3; teachers, 2; private secretary, 1.

Note on educational work.—Of those continuing educational work, 11 are in normal schools and 50 in colleges and universities.

With the exception of the graduates of the Business High School, it is evident that the great majority of graduates of our white high schools continue their educational work in other institutions. Many go to normal school in order to take up the vocation of teaching, and more continue on through colleges and universities. Including all high schools of the graduates whose records are known, 214 are in business positions, 71 in normal school, leading to a vocation, 169 in colleges and universities, and 79 in other educational institutions. The showing of these graduates does the system credit. The problem is; what might we do that we are not doing for those who do not reach the graduating point? Our real study must be made of those who withdraw.

ARMSTRONG MANUAL TRAINING SCHOOL.

	Number.	No record.	At work.	Average monthly salary.	Unem- ployed or at home.	In other educa- tional institu- tions.
Boys.....	17	1	7	\$24.50	.....	11
Girls.....	37	1	9	28.10	1	21
Total.....	54	2	16	26.67	1	32

ANALYSIS OF BUSINESS OCCUPATIONS.

Boys.—Chauffeur, 1; elevator conductor, 2; porter, 1; Pullman porter, 1; waiter in navy, 1.

Two of above are also students.

Girls.—Clerk, 1; charwoman, 1; dressmaker and seamstress, 3; maid, 1; teachers, 3.

Note on educational work.—Of those continuing educational work, 17 are attending normal school and 14 are in colleges and universities.

Summary of occupations of high-school graduates, class of 1915—Continued.

M STREET HIGH SCHOOL.

	Number.	No record.	At work.	Average monthly salary.	Unem- ployed or at home.	In other- educa- tional institu- tions.
Academic graduates of 1915:						
Boys.....	38	4	8	\$30.62	2	24
Girls.....	63	.....	3	34.16	2	56
Total.....	101	4	11	32.14	4	80
Business graduates of 1915 (2 and 4 year):						
Boys.....	7	.....	4	(1)	.....	3
Girls.....	6	.....	2	(1)	1	3
Total.....	13	.....	6	.....	1	6

¹ Insufficient data.

ANALYSIS OF BUSINESS OCCUPATIONS.

Boys.—Bell boy, 1; elevator conductor, 3; government messenger, 1; messenger, 1; manager of plantation, 1; packer, 1; R. R. porter, 1; stenographer, 1.

Girls.—Clerk, 2; teacher, 2.

Note on educational work.—Of those continuing educational work, 44 are attending normal school leading to a vocation, and 38 are attending colleges and universities.

Summarizing these figures, we find that 33 are in business positions, 61 are attending normal schools leading to a vocation, and 52 are attending colleges and universities. The relatively small number of graduates at work makes conclusions as to vocational education of doubtful value.

SCHOOL MEDICAL INSPECTION.

Owing to a modification in the appropriation act for the year 1916, the school medical inspection was placed under the direction of the school authorities during the past session. This change involved certain readjustments and new assignment of duties, due to the separation from the health office. Dr. Macatee, of the medical inspection force, was assigned to act as supervising medical inspector in general charge of the work. He responded most cordially and efficiently to the many added demands and responsibilities, and he should receive credit for a year of effective work on the part of his department.

As superintendent of schools, I found it exceedingly helpful to have the supervising medical officer stationed at the headquarters building, and available for daily consultation. Ease and frequency of contact made possible not only a more intelligent touch with the work on my part, but also assured a quicker adjustment and settlement with parents of cases involving school children. Wherever the future control of this department may rest, there should be provision

for the continuation of this personal contact. The chief medical inspector should have fixed office or conference hours at school headquarters.

At my request, Dr. Macatee has prepared a statement showing the amount and character of work performed by the inspectors and nurses of our service. This is published with the reports of the school officers and is well worth reading. We did much and did it well, but we ought to do more. Our many scattered buildings make close inspection impossible with the present force. Especially is the lack felt during the height of the prevalence of the well-known children's diseases. Even with the work held to its present narrow margins, I believe that we need an increase in the number of medical inspectors, or a substitution of full-time for part-time men. Not only do the grades require more attention, but the higher schools as well. At present, the night schools have no medical inspection, yet they occupy rooms used for day-school pupils. As a matter of fact, we have fewer medical inspectors than formerly, owing to a substitution of two dental inspectors.

I am firmly convinced that two dental inspectors are too few to accomplish efficient work for a system of this size. It would take a number of years for these men simply to inspect the children now in the schools, without doing any follow-up work such as conducting any school clinics. They ought not only to examine and recommend treatment, but they ought to have time to follow up their examination, to determine the extent to which their recommendations are acted upon by parents, and to conduct clinics for really needy cases.

Our five school nurses proved their value as a means of contact between the inspector, the school, the home, and the clinic. They are vital to any plan looking to the physical redemption of many of our public school children. The following figures taken from the general summary of their work, published elsewhere, shows the activity of these five women:

Number of visits to schools.....	2, 762
Number of visits to homes.....	4, 104
Number of pupils taken to clinics.....	1, 512
Number of interviews with teachers, pupils, parents.....	13, 619
Number of visits to cooperative agencies.....	383
Number of cases completed.....	1, 282

Of these only 84 were abandoned because proper cooperation could not be secured.

The work of these nurses is the best argument for an increase in the force. Personally, I should urge doubling it at once. Whether we measure the value of their work by the number of children directly or indirectly made better and more comfortable physically, or attempt to measure the increase in school efficiency of the same children, the worth to the community justifies the increase.

However, although desiring an increase in the number of nurses and inspectors, I do not believe that simply the proper increase necessary to take care of our present range of work represents our real, ultimate need. We must begin at an early day, as must school systems the country over, a careful study looking to the making of a comprehensive plan for the best physical development of all of our young people. We need to organize all of our agencies for physical improvement for constructive work with all our children during their school life. This means the proper coordination, as well as the extension of the activities of our medical and physical training department, and the full development and utilization of all our facilities for exercise, play, and bodily development. I know of no greater need.

THE RATING OF JANITORS.

Considering the low pay and the heavy demands on time and energy, we have had an exceptionally efficient and loyal janitor force. It has been my purpose, working through and with the superintendent of janitors, not only to maintain high standards in this important department, but also when opportunities for advancement occurred to give first consideration to the members of the force. The men of the force have shown strong appreciation of this policy. Advancements resulted from conferences of the superintendent of janitors with the superintendent of schools at which the personal records and qualifications of employees were weighed. It is my opinion, however, that we have now reached a point where the matter of appointment and advancement should be placed on a systematic and more or less automatic basis, as is the case in the routine promotions of teachers. An increase in the salary schedule, practically assured as I write, and necessarily increasing the number of applicants, as well as broadening the opportunities for and value of advancement in the service, emphasizes the need for a formal system of appointment and control. Primarily there should be installed an efficiency rating system to be applied to all members of the force. In view of frequent changes in the janitor department, it may be wise to make this rating twice a year. In case there is only a single employee of this force in a building, the rating should be given by the superintendent of janitors in conference with the principal of the building. Where there is more than one employee in the building, the head janitor or engineer should have a part in the rating. Once ratings are established, promotions to next higher positions should be made from those in the next lower class rated excellent, or very good, on a basis of rating and longevity. Should there be no one available who has the proper rating, appointment should be made from the outside, on proved qualifications and probationary term in the lower positions, and on examination in higher

positions. Engineering positions of greatest responsibility should be open first to engineers and assistant engineers within the system, probably on test for efficiency. If there is failure to qualify, an examination of outsiders should be held to secure a qualified eligible. By such a general plan, broader opportunities would be open to people within the service and a stronger force would be obtained for lower positions, because of opportunities for advancement on distinct merit.

In more detail, a tentative proposition for the development of a working plan may be summarized as follows:

1. Laborers shall be appointed from a list of applicants in order of application. Applicants shall be listed who present proper certificates or testimonials as to character and fitness. Appointments shall be for a probationary term, before the appointee becomes eligible for promotion to the next class.

2. Promotions to janitorships of increasing responsibility and salary shall be made from laborers to janitors of small buildings, and upward, on the basis of high efficiency rating and longevity. If there is no available candidate of high efficiency, appointment shall be made from outside the service on approved credentials and with a requirement for a probationary term.

3. Promotions to janitorships involving care of low pressure steam plants shall be based on high rating and longevity, except that the employee must hold a proper license in order to be eligible.

4. Promotions to engineering positions of high pressure systems shall be open first to license holders within the service on the basis of excellent rating and test for efficiency. If there is no properly qualified employee an examination of outside candidates shall be held. In connection with this plan, I believe it would be wise to organize in certain of our high and low pressure plants, night school classes for the instruction of those who desire the training necessary to secure licenses as engineers of stationary heating plants. This is a proper vocational line of instruction which would react to strengthen our own system.

The whole plan, as outlined above, is tentative only. Should it seem feasible it could then be worked out in detail and adjusted as to minor points for a thorough trial.

THE BUSINESS AND FINANCE DEPARTMENT.

In past years I devoted a large section of my report to the growth and development of the business side of the system. The organization of our systems of finance and of business and property accounts has now reached a point where the whole matter should be covered in a separate statement. For this reason I have added to our series of special reports one from Mr. R. O. Wilmarth covering the work of the office of finance and accounts. This report shows steady prog-

ress during the past year in the extension of controlling accounts and in personal property accounting. Although handicapped by a force altogether too small for routine work and for the great work of establishing personal property accounts, this department was steadily more helpful in supplying information helpful in the efficient administration of supply funds. As noted elsewhere, clerical assistance is needed to continue studies of expense.

Three special surveys, helpful in school administration, were completed, or continued during the year. In accordance with my instructions a careful compilation was made of all statutes and legislative provisions at present affecting the control or direction of our public schools. It was known that provisions were scattered through many general statutes and appropriation acts, the acts of the legislative assembly of the District, the Code of Laws, and various ordinances from the year 1804 to date. This work was completed during the year, and is ready for printing if desired. It proved exceedingly helpful for reference use from the day it was available.

A second study, properly brought up to date, and now in form for normal extension from year to year, involved the preparation of a full statement of the cost of our sites and buildings and their present assessed value. This was originally worked out in cooperation with the auditor and other District officials.

A third and exceedingly comprehensive study for which forms are ready, is a complete detailed record of our real estate holdings and of the expenses incident to their use. These are planned to cover for each property the diagram of site, full real estate record, full construction record in detail, cubic contents, equipment in detail, operation, maintenance, business administration, educational administration, and instruction. It involves a comprehensive scheme making possible most detailed analyses of costs. Work was begun on the first step covering the plotting of sites and location of buildings, and will be extended by degrees. The work will necessarily be very slow, considering the available force. In the end, however, it must be developed if we are to have detailed information always available on matters affecting property and cost of administration.

BUILDINGS.

During the past year our great new high school buildings, the New Central and the Dunbar, were practically completed and are now in process of equipment. It is expected that they will be ready for occupancy with the opening of the next school session. These new structures not only will supply much needed accommodations, but will permit the organization of a wider range of educational works with a resulting closer adjustment of educational opportunity to the needs of individual pupils. With the restoration to service during the

past year of the rebuilt Western High School, and with the prospect of an early start on the new Eastern High School, it is evident that, except for a few minor construction projects, especially involving one manual-training high school, we shall be splendidly equipped for some years to come with facilities for the accommodation of high-school students.

The old Central High School is now available for any temporary overflow of students at the Business High School or at the McKinley High School. As soon as the present study of the city's needs and opportunities is completed it will be possible to outline definite plans for the future use of the old Central and of the M Street High School buildings. They will serve as useful centers for vocational, pre-vocational, and continuation school activities.

During the past year the Park View grade school building was practically completed and will be ready for occupancy at the beginning of the next session. This building marks an advance in grade school construction in the District of Columbia. It is especially worthy of notice because of adaptations in its design which make it particularly available for social center and community activities. Considerable progress was made also on the much-needed Powell School addition. Both these buildings will help materially in the solution of difficult problems of school accommodation in the northwest section.

I desire to emphasize once more the genuine need for larger grade school buildings. With our growing population, buildings of from 16 to 20 rooms are by no means so large as to mass too many children together, while they are infinitely more valuable than the small buildings when it comes to a question of a proper organization of our modern school work and activities. With the present organization of 16 half-year grades, and with need for supplemental rooms for kindergartens and for manual training and domestic science and art, for the extension of which there is an increasing demand, the need for the large structure is clear. It permits departmental organization in the higher grades. It does away with the necessity of sending children long distances to manual-training and cooking centers, thus doing away with loss of time and with other objections. Far more often than under the small-building plan, it enables a child to live his grade-school life in one building. There he develops early a proper school and community spirit, and he becomes far better known to teachers and principal. The larger structure enables the several children of a family to go to school at one center, rather than to be scattered among several small buildings. It serves better to unite parents and school people. Said a mother to me not long ago, "How can I have any real school attachment when my three children are in three different school buildings?"

The larger basement space may be utilized more efficiently and may provide facilities not possible in small buildings, such as larger playrooms, gymnasiums, and shower baths. Assembly halls may be provided also, sufficiently large to accommodate the school. It is possible also to make better provision for social center and community activities, and these factors should be considered in the design of future building.

In the design of all future buildings, it should be possible, as at Park View, to shut off social and community rooms from the classrooms proper. It should be possible to have one first-floor room with outside entrance, so as to be usable for a local branch library, and toilets should be so arranged with outside entrances at the right points as to be available, after school hours, under proper protection, where the full use of playgrounds is developed.

CHANGES IN OFFICERS.

The school system and the educational system of the country suffered a serious loss in the death of Miss Elizabeth V. Brown, director of primary instruction, in July, 1915. A graduate of our own normal school, Miss Brown was appointed a first-grade teacher in September, 1886. She became a normal-school teacher in 1888, and was appointed director of primary instruction in 1904. Miss Brown exercised a marked influence on the work of the first four grades. Her fine personality, her special ability in her line, her broad understanding of general educational problems, and her broad civic interests made her an officer of great value to the system.

The vacant directorship of primary instruction was filled, in February, 1916, by the appointment of Miss Edith Marshall, a young educator of exceptionally broad experience in the field to which she was called. Her efficient service in the faculty of several normal schools in New York State, and for five years as a primary director, have equipped her, to an unusual degree, for constructive work with teachers and pupils, and for effective participation in the solution of the educational administrative problems we are considering.

The position of director of music was filled by the appointment of Dr. Hamlin E. Cogswell, head of the music department of Indiana State Normal School of Pennsylvania. Dr. Cogswell brought to his position, at the beginning of the year, his ripe experience as a trainer of teachers of music and as a music director in public schools. He came to a situation which offered opportunity for broad constructive work. During the year he made a study of music conditions here, and laid the foundation for a new public school course, and for the development of orchestral work, especially in the grades. He took an active interest, also, in community efforts in music lines.

In January, 1916, the school system was shocked by the sudden death of Mr. Bernard T. Janney, the oldest of the supervising principals in point of service. As a teacher, principal, and supervisor he labored in the schools from 1871 until his death. A pioneer in educational work here, he lived to see its wonderful modern development. Mr. Janney held a peculiar relation to his pupils and teachers and to the citizens of the city. To his teachers he was a sympathetic and generous friend, and toward young people he ever maintained a spirit of real comradeship. He was in every way a fine type of the active citizen, consistently throwing the weight of his influence on the side of every worthy cause.

In February, 1914, the colored schools suffered the loss by death of Prof. John T. Layton, assistant director of music in the colored schools. Mr. Layton began teaching in the department of music in 1883. He became assistant director in 1906. He will be remembered as a worth-while pioneer in the development of the musical gifts of his people in this city. His activity in this field was not limited to the public schools. For a period of 43 years he was a choir leader. He served long and well as a soldier, citizen, and educator.

CONCLUSION.

In submitting this report I desire to acknowledge the cordial support and cooperation given me by the officers, teachers, and all other employees of our school system. To an unusual degree they rendered willing service of a high order. It is a great pleasure and a high privilege to work with them in the education of the children of the District of Columbia.

I desire to express my sincere appreciation of the support and cooperation of the board of education in the routine work of the system and in the meeting and solution of our many difficult problems. I value most highly their friendship and confidence. To the president of the board, with whom the duties of my office bring me in constant contact, I express my most heartfelt appreciation of his cordial support and constant helpfulness, his wise counsel, and his deep interest, not only in the work of my office but in all matters affecting the best interests of the young people committed to our charge.

Respectfully submitted.

E. L. THURSTON,
Superintendent of Schools.

REPORT OF THE OFFICE OF STATISTICS AND PUBLICATIONS.

SIR: I have the honor to submit herewith the statistics of the public schools of the District of Columbia for the school year ending June 30, 1916.

STATISTICS OTHER THAN FISCAL FOR THE SCHOLASTIC YEAR ENDING JUNE 30, 1916.

1. School census: Ages, 5 to 17 years. Date of census, U. S. Census, 1910. Number of children enumerated: Males, 32,389; females, 33,478; total, 65,867.
2. Estimated number of pupils of school census age in parochial and private schools who were not enrolled during the year in public schools: Males, 2,313; females, 2,741; total, 5,054.

	Total.	Elementary (including kindergarten and vocational).	Secondary (high and normal).
3. Superintendents and assistant superintendents, whose duties are mainly connected with the general control of the system.....	3	.....	.....
4. Supervising principals, principals of groups and districts, and principals of buildings or similar units, including only those persons devoting half or more than half of their time to control or administration, and supervision of instruction.....	24	15	9
5. Supervisors, whose duties are mainly connected with the supervision of instruction of special subjects and grades, including only those who devote half or more than half of their time to supervision.....	18	18	.....
6. Number of different individuals employed as teachers:			
Males.....	222	101	121
Females.....	1,565	1,355	210
Total teachers.....	1,787	1,456	331
7. Number of teaching positions (number of teachers necessary to supply the schools).....	1,760	1,438	322
8. Enrollment of pupils (net registration, excluding duplicates):			
Males.....	29,114	25,926	3,188
Females.....	30,412	26,365	4,047
Total enrollment.....	59,526	52,291	7,235
9. Aggregate attendance (total number of days attended by all pupils).....	8,833,265	7,682,145.5	1,151,123.5
10. Average daily attendance.....	49,625	43,158	6,467
11. Number of days the public schools were actually in session.....	178	178	178
12. Number of school buildings or units of plant, not including portable or temporary structures operated as part of a permanent building.....	152	143	9
13. Number of schoolrooms.....	1,402	1,206	196
14. Number of sittings or seats for study.....	56,844	49,544	7,300

15. Number of buildings not used for schools or special activities, occupied as office buildings, warehouses, etc., none.
16. Number of public high schools in buildings not occupied also by elementary grades, all.
17. Number of public high schools belonging to the city system, 7; normal schools, 2; vocational schools, or schools for the industries, 3; special schools, such as schools for the blind, deaf, feeble-minded, delinquents, dependents, etc.: Atypical, ungraded, fresh-air, and coaching.
18. Number of special activities connected with the school system: Playgrounds and school gardens.
19. Number of librarians and assistants employed in school libraries, 8.
20. Number of school physicians employed, 11; number of dentists, 2; number of school nurses, 5.
21. Number of truant officers, 3. Their average salary: One, \$900; two, \$600 each.
22. Number of teachers employed in the public evening schools: Males, 59; females, 78; total, 137. Number of these also in the public day schools: Males, 48; females, 40; total, 88.
23. Number of pupils enrolled in the public evening schools: Males, 2,351; females, 2,446; total, 4,797. Number of these pupils also enrolled, some time during the year, in the public day schools: Males, none; females, none; total, none.
24. Number of public kindergarten teachers employed, 151.
25. Number of children enrolled in the public kindergartens: Males, 1,908; females, 1,928; total, 3,836.
26. Length of school term provided by law or regulation, not omitting holidays, etc., 36 weeks.

PUPILS ENROLLED.

White pupils:			Male pupils:		
Male.....	20,635		White.....	20,635	
Female.....	20,447		Colored.....	8,479	
		41,082			29,114
Colored pupils:			Female pupils:		
Male.....	8,479		White.....	20,447	
Female.....	9,965		Colored.....	9,965	
		18,444			30,412
Total.....	59,526		Total.....	59,526	

	Male.	Female.	Total.
Pupils in—			
Elementary schools.....	25,731	26,057	51,788
Secondary schools.....	3,179	3,729	6,908
Normal schools.....	9	318	327
Vocational schools.....	195	308	503
Total.....	29,114	30,412	59,526

PER CENT OF TEACHERS.

The per cent of all teachers was: White, male 5.71, female 62.23, total 67.94; colored, male 6.71, female 25.35, total 32.06; distributed as follows:

	White.			Colored.			Total.		
	Male.	Fe- male.	Total.	Male.	Fe- male.	Total.	Male.	Fe- male.	Total.
Elementary.....	0.34	48.29	48.63	2.68	20.82	23.50	3.02	69.11	72.13
Secondary.....	4.14	8.51	12.65	2.46	1.73	4.19	6.60	10.24	16.84
Normal.....		1.06	1.06	.17	.45	.62	.17	1.51	1.68
Vocational.....	.11	.23	.34	.62	.44	1.06	.73	.67	1.40
Special and other depart- ments.....	1.12	4.14	5.26	.78	1.91	2.69	1.90	6.05	7.95
Total.....	5.71	62.23	67.94	6.71	25.35	32.06	12.42	87.58	100.00

The per cent of white teachers was: Male 8.40, female 91.60; distributed as follows:

	Male.	Female.	Total.
Elementary.....	0.49	71.09	71.58
Secondary.....	6.10	12.52	18.62
Normal.....		1.56	1.56
Vocational.....	.17	.33	.50
Special and other departments.....	1.64	6.10	7.74
Total.....	8.40	91.60	100.00

The per cent of colored teachers was: Male 20.94, female 79.06; distributed as follows:

	Male.	Female.	Total.
Elementary.....	8.38	64.92	73.30
Secondary.....	7.68	5.41	13.09
Normal.....	.52	1.40	1.92
Vocational.....	1.91	1.40	3.31
Special and other departments.....	2.45	5.93	8.38
Total.....	20.94	79.06	100.00

ENROLLMENT.

The number of pupils enrolled was 59,526—41,082 white and 18,444 colored. This shows an increase of 1,993, or 3.46 per cent more than that of the previous year.

The average enrollment was 52,696, or 3.20 per cent above that of the previous year.

The average number of pupils in daily attendance was 49,625.

There were employed 1,787 teachers, as follows:

	Male.	Female.	Total.
First nine divisions.....	102	1,112	1,214
Tenth-thirteenth divisions.....	120	453	573
Total.....	222	1,565	1,787
White teachers.....	102	1,112	1,214
Colored teachers.....	120	453	573
Total.....	222	1,565	1,787

Teachers were distributed as follows:

	White.			Colored.			Total.		
	Male.	Fe-male.	Total.	Male.	Fe-male.	Total.	Male.	Fe-male.	Total.
Elementary.....	6	863	869	48	372	420	54	1,235	1,289
Secondary.....	74	152	226	44	31	75	118	183	301
Normal.....		19	19	3	8	11	3	27	30
Vocational.....	2	4	6	11	8	19	13	12	25
Special and other depart-ments.....	20	74	94	14	34	48	34	108	142
Total.....	102	1,112	1,214	120	453	573	222	1,565	1,787

There were enrolled in the night schools 4,797 pupils, of whom 2,972 were white and 1,825 were colored, who were taught by 137 teachers, including director and assistant director, 68 white and 69 colored. There were 59 male teachers—27 white and 32 colored (including 2 male directors—1 director white and 1 assistant director colored), and 78 female teachers—41 white and 37 colored.

The night schools were taught in buildings used for day schools and were in session an average of 57.7 nights.

Night Schools.	Male.	Female.	Total.
Elementary:			
White, graded—			
Jefferson.....	129	36	165
Madison.....	144	52	196
Thomson.....	390	136	526
Wallach.....	137	28	165
Special—			
Berret.....		63	63
Morse.....	2	66	68
Northeast Industrial.....		148	148
J. O. Wilson.....	12	56	68
Total.....	814	585	1,399
Colored, graded—			
Birney.....	17	16	33
Burrville.....	10	5	15
Crummell.....	11	9	20
Deanwood.....	18	11	29
Garfield.....	9	22	31
Garnet.....	152	213	365
Lovejoy.....	29	41	70
Phillips.....	10	32	42
Randall-Cardozo.....	155	130	285
Stevens.....	81	90	171
Total.....	492	569	1,061
Total elementary.....	1,306	1,154	2,460
Secondary:			
White—			
Business high.....	397	362	759
McKinley high.....	381	433	814
Total.....	778	795	1,573
Colored—			
Armstrong high.....	173	428	601
Phelps high.....	94	69	163
Total.....	267	497	764
Total secondary.....	1,045	1,292	2,337
Grand total.....	2,351	2,446	4,797

The relative number of pupils enrolled in the different grades of schools is shown by the following:

	White.	Colored.	Total.
Elementary:			
Kindergarten.....	2,600	1,236	3,836
Primary.....	18,489	9,818	28,307
Grammar.....	14,184	5,081	19,265
Ungraded.....	234	136	380
Secondary:			
Academic high.....	2,593	831	3,424
Business high.....	1,305	¹ 139	¹ 1,444
Manual training high.....	1,354	686	2,040
Normal.....	175	152	327
Vocational.....	148	355	503
Total.....	41,082	18,444	59,526
Per cent of whole enrollment.....	69.01	30.99	100

¹ Business department of M Street High School located in the Phelps building.

The day schools were in session 178 days.

Attendance and cost of white and colored schools.

	White.	Colored.	Total.
Whole enrollment:			
Elementary.....	35,507	16,281	51,788
Secondary.....	5,252	1,656	6,908
Normal.....	175	152	327
Vocational.....	148	355	503
Total.....	41,082	18,444	59,526
Increase for the year.....	1,427	566	1,993
Per cent of increase.....	3.59	3.16	3.46
Average enrollment:			
Elementary.....	31,220	14,223	45,443
Secondary.....	4,979	1,552	6,531
Normal.....	162	142	304
Vocational.....	144	274	418
Total.....	36,505	16,191	52,696
Increase for the year.....	1,281	353	1,634
Per cent of increase.....	3.63	2.22	3.20
Average attendance:			
Elementary.....	29,335	13,435	42,770
Secondary.....	4,718	1,452	6,170
Normal.....	158	139	297
Vocational.....	136	252	388
Total.....	34,347	15,278	49,625
Increase for the year.....	1,218	391	1,609
Per cent of increase.....	3.67	2.62	3.35
Whole enrollment:			
Boys.....	20,635	8,479	29,114
Girls.....	20,447	9,965	30,412
Total.....	41,082	18,444	59,526
In the night schools.....	2,972	1,825	4,797
Grand total.....	44,054	20,269	64,323
School buildings:			
Elementary.....	¹ 89	² 45	134
Secondary.....	5	2	7
Normal.....	1	1	2
Vocational.....	1	2	3
Special, etc.....	5	1	6
Total.....	101	51	152
Schoolrooms:			
Elementary.....	795	359	1,154
Secondary.....	147	45	192
Normal.....	2	2	³ 4
Vocational.....	8	12	20
Special, etc.....	28	4	32
Total.....	980	422	1,402
Number of teachers:			
Male.....	102	120	222
Female.....	1,112	453	1,565
Total.....	1,214	573	1,787
Night schools.....	68	69	137
Grand total.....	1,282	642	1,924
Cost of tuition per pupil, including supervision, based on the average enrollment.....			\$37.82
Cost per pupil for all expenses, except outlays, based on the average enrollment.....			\$45.45

¹ Including Industrial Home, not owned by the District of Columbia.

² Including Orphans' Home, not owned by the District of Columbia, and includes elementary school building (Phelps), which houses pupils of the business department of the M Street High School.

³ Rooms used only for normal school students' classrooms.

NOTE.—Not including rented buildings, portable buildings, abandoned buildings, and those razed to the ground.

Whole enrollment of pupils in the several kinds and grades of schools in the District of Columbia for the school year ending June 30, 1916.

	White.	Colored.	Total.
Elementary:			
Kindergarten.....	2,600	1,236	3,836
Primary—			
First grade.....	5,528	3,323	8,851
Second grade.....	4,300	2,365	6,665
Third grade.....	4,393	2,185	6,576
Fourth grade.....	4,268	1,947	6,215
Total.....	18,489	9,818	28,307
Grammar—			
Fifth grade.....	4,255	1,689	5,944
Sixth grade.....	3,908	1,350	5,258
Seventh grade.....	3,217	1,105	4,322
Eighth grade.....	2,804	937	3,741
Total.....	14,184	5,081	19,265
Ungraded.....	234	146	381
Secondary:			
Academic high—			
Ninth grade.....	920	334	1,254
Tenth grade.....	689	239	928
Eleventh grade.....	517	154	671
Twelfth grade.....	467	104	571
Total.....	2,593	831	3,424
Business high—			
Ninth grade.....	706	69	775
Tenth grade.....	398	28	426
Eleventh grade.....	127	24	151
Twelfth grade.....	74	18	92
Total.....	1,305	139	1,444
Manual training high—			
Ninth grade.....	580	326	906
Tenth grade.....	376	183	559
Eleventh grade.....	270	96	356
Twelfth grade.....	128	81	209
Total.....	1,354	686	2,030
Normal:			
Thirteenth grade.....	90	76	166
Fourteenth grade.....	85	76	161
Total.....	195	152	327
Vocational.....	148	355	503
Grand total.....	41,082	18,444	59,526

¹ Business department of M Street High School located in the Phelps School building.

The whole enrollment of white and colored pupils, boys and girls, in the District of Columbia, by grades, for the school year ending June 30, 1916, was as follows:

	Boys.	Girls.	Total.	Per cent.
Elementary:				
Kindergarten.....	1,908	1,928	3,836	6.44
First grade.....	4,572	4,279	8,851	14.87
Second grade.....	3,421	3,244	6,665	11.19
Third grade.....	3,291	3,285	6,576	11.05
Fourth grade.....	3,082	3,133	6,215	10.44
Fifth grade.....	2,857	3,087	5,944	9.99
Sixth grade.....	2,490	2,768	5,258	8.83
Seventh grade.....	2,083	2,239	4,322	7.26
Eighth grade.....	1,729	2,012	3,741	6.28
Ungraded.....	298	82	380	.64

	Boys.	Girls.	Total.	Per cent.
Secondary:				
Ninth grade.....	1,413	1,522	2,935	4.93
Tenth grade.....	832	1,081	1,913	3.22
Eleventh grade.....	582	606	1,188	1.99
Twelfth grade.....	352	520	872	1.47
Normal:				
Thirteenth grade.....	8	158	166	.28
Fourteenth grade.....	1	160	161	.27
Vocational.....	195	308	503	.85
Total.....	29,114	30,412	59,526	100.00
SUMMARY.				
Kindergarten.....	1,908	1,928	3,836	6.44
Primary.....	14,366	13,941	28,307	47.55
Grammar.....	9,159	10,106	19,265	32.36
Ungraded.....	298	82	380	.64
Secondary.....	3,179	3,729	6,908	11.61
Normal.....	9	318	327	.55
Vocational.....	195	308	503	.85
Total.....	29,114	30,412	59,526	100.00

The whole enrollment of white pupils in the public schools of the District of Columbia, by grades, for the school year ending June 30, 1916, was as follows:

	Boys.	Girls.	Total.	Per cent.
Elementary:				
Kindergarten.....	1,299	1,301	2,600	6.33
First grade.....	2,836	2,692	5,528	13.45
Second grade.....	2,223	2,077	4,300	10.47
Third grade.....	2,267	2,126	4,393	10.69
Fourth grade.....	2,192	2,076	4,268	10.39
Fifth grade.....	2,126	2,129	4,255	10.36
Sixth grade.....	1,934	1,974	3,908	9.51
Seventh grade.....	1,619	1,598	3,217	7.83
Eighth grade.....	1,353	1,451	2,804	6.83
Ungraded.....	171	63	234	.57
Secondary:				
Ninth grade.....	1,093	1,113	2,206	5.37
Tenth grade.....	678	785	1,463	3.56
Eleventh grade.....	484	430	914	2.22
Twelfth grade.....	286	383	669	1.63
Normal:				
Thirteenth grade.....	1	89	90	.22
Fourteenth grade.....	1	84	85	.21
Vocational.....	72	76	148	.36
Total.....	20,635	20,447	41,082	100.00
SUMMARY.				
Kindergarten.....	1,299	1,301	2,600	6.33
Primary.....	9,518	8,791	18,309	45.00
Grammar.....	7,032	7,151	14,183	34.53
Ungraded.....	171	63	234	.57
Secondary.....	2,541	2,711	5,252	12.78
Normal.....	2	173	175	.43
Vocational.....	72	76	148	.36
Total.....	20,635	20,447	41,082	100.00

The whole enrollment of colored pupils in the public schools of the District of Columbia, by grades, for the school year ending June 30, 1916, was as follows:

	Boys.	Girls.	Total.	Per cent.
Elementary:				
Kindergarten.....	609	627	1,236	6.70
First grade.....	1,736	1,587	3,323	18.02
Second grade.....	1,198	1,167	2,365	12.82
Third grade.....	1,024	1,159	2,183	11.84
Fourth grade.....	890	1,057	1,947	10.55
Fifth grade.....	731	958	1,689	9.16
Sixth grade.....	556	794	1,350	7.32
Seventh grade.....	464	641	1,105	5.99
Eighth grade.....	376	351	937	5.08
Ungraded.....	127	19	146	.79
Secondary:				
Ninth grade.....	320	409	729	3.95
Tenth grade.....	154	296	450	2.44
Eleventh grade.....	98	176	274	1.49
Twelfth grade.....	66	137	203	1.10
Normal:				
Thirteenth grade.....	7	69	76	.41
Fourteenth grade.....		76	76	.41
Vocational.....	123	232	355	1.93
Total.....	8,479	9,965	18,444	100.00
SUMMARY.				
Kindergarten.....	609	627	1,236	6.70
Primary.....	4,848	4,970	9,818	53.23
Grammar.....	2,127	2,744	5,081	27.55
Ungraded.....	127	19	146	.79
Secondary.....	638	1,018	1,656	8.98
Normal.....	7	145	152	.82
Vocational.....	123	232	355	1.93
Total.....	8,479	9,965	18,444	100.00

Enrollment, attendance, discipline etc., in elementary and secondary schools.

ELEMENTARY SCHOOLS.¹

	White.	Colored.	Total.
Number of pupils enrolled.....	35,507	16,281	51,788
Average enrollment.....	31,220	14,223	45,443
Average attendance.....	29,335	13,435	42,770
Per cent of attendance.....	94.0	94.5	94.1
Average number of tardiness per report (based on total for all sessions)....	5,945.7	1,536.8	7,482.5
Number of corporal punishments.....	4	1	5
Number of principals and teachers.....	869	420	1,289
Average number of pupils to the teacher (estimated on average enrollment)....	35.9	33.8	35.3
Average salary paid.....			\$907.19
Cost of tuition per pupil (estimated on average enrollment).....			\$25.73

SECONDARY SCHOOLS.

Number of pupils enrolled.....	5,525	1,656	6,908
Average enrolled.....	4,979	1,552	6,531
Average attendance.....	4,718	1,452	6,170
Per cent of attendance.....	94.8	93.6	94.5
Average number of tardinesses per report (based on total for all sessions)....	2,542.8	641.5	3,184.3
Number of teachers employed ²	221	73	294
Average salary paid ²			\$1,650.04
Cost of tuition per pupil (estimated on average enrollment).....			\$74.27

¹ Includes kindergartens and ungraded schools.

² Does not include principal.

The whole number of classes below the high schools was as follows:

	White.	Colored.	Total.
Elementary:			
Kindergarten.....	52	27	79
Primary—			
First grade.....	109	61	170
Second grade.....	115	71	186
Third grade.....	97	50	147
Fourth grade.....	105	52	157
Total.....	426	234	660
Grammar—			
Fifth grade.....	95	42	137
Sixth grade.....	94	36	130
Seventh grade.....	77	31	108
Eighth grade.....	75	26	101
Total.....	341	135	476
Ungraded.....	16	7	23
Grand total.....	835	403	1,238
SUMMARY.			
Kindergarten.....	52	27	79
Half-day schools.....	224	132	356
Whole-day schools.....	543	237	780
Ungraded.....	16	7	23
Grand total.....	835	403	1,238

The average number of pupils to the class, based on the whole enrollment, was as follows:

	White.	Colored.	Total.
Elementary:			
Kindergarten.....	50.0	45.7	48.5
Primary—			
First grade.....	50.7	54.4	52.0
Second grade.....	37.3	33.3	35.8
Third grade.....	45.2	43.6	44.7
Fourth grade.....	40.6	37.4	39.5
Grammar—			
Fifth grade.....	44.7	40.2	43.3
Sixth grade.....	34.2	46.9	40.4
Seventh grade.....	41.7	35.6	40.0
Eighth grade.....	37.5	36.0	37.0
Ungraded.....	14.6	20.8	16.5
Secondary:			
Academic high ¹	23.5	23.7	23.6
Business high ¹	25.5	23.1	25.3
Manual training high ¹	22.5	21.4	22.0
Normal ¹	² 59.0	² 36.2	² 43.3
Vocational ¹	28.8	15.2	17.4
SUMMARY.			
Elementary.....	40.8	38.7	40.1
Secondary ¹	23.7	22.6	23.4
Normal ¹	² 59.0	² 36.2	² 43.3
Vocational ¹	28.8	15.2	17.4

¹ To the teacher, excluding principal.

² Including normal practice classes.

Officers, teachers, engineers, janitors, caretakers, and others, employees of the public schools of the District of Columbia for the school year ending June 30, 1916.

	White.			Colored.			Total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
Board of education.....	4	2	6	2	1	3	6	3	9
Board of examiners.....	1	1	2	1	1	2	2	2	4
Superintendent.....	1	.....	1	.....	.....	.....	1	.....	1
Assistant superintendent.....	1	.....	1	1	.....	1	2	.....	2
Supervising principals.....	6	2	8	3	1	4	9	3	12
Director of intermediate instruction.....	1	.....	1	.....	.....	.....	1	.....	1
Supervisor of manual training.....	1	.....	1	.....	.....	.....	1	.....	1
Director of primary instruction.....	.....	1	1	.....	.....	.....	.....	1	1
Secretary of board of education.....	1	.....	1	.....	.....	.....	1	.....	1
Statistical office.....	.....	.....	.....	1	.....	1	1	.....	1
Finance office.....	2	.....	2	.....	.....	.....	2	.....	2
Child-labor office.....	.....	1	1	.....	.....	.....	.....	1	1
Stenographers.....	1	1	2	.....	.....	.....	1	1	2
Messenger.....	.....	.....	.....	1	.....	1	1	.....	1
Total.....	19	8	27	9	3	12	28	11	39
Attendance office.....	.....	2	2	.....	1	1	.....	3	3
Teachers:	.....	.....	.....	.....	.....	.....	.....	.....	.....
Kindergarten.....	.....	99	99	.....	52	52	.....	151	151
First grade.....	.....	105	105	1	58	59	1	163	164
Second grade.....	1	108	109	6	63	69	7	171	178
Third grade.....	.....	95	95	6	42	48	6	137	143
Fourth grade.....	.....	103	103	11	39	50	11	142	153
Total.....	1	411	412	24	202	226	25	613	638
Fifth grade.....	.....	95	95	3	39	42	3	134	137
Sixth grade.....	.....	94	94	3	33	36	3	127	130
Seventh grade.....	.....	77	77	6	25	31	6	102	108
Eighth grade.....	5	70	75	9	17	26	14	87	101
Total.....	5	336	341	21	114	135	26	450	476
Ungraded.....	.....	17	17	3	4	7	3	21	24
Secondary—	.....	.....	.....	.....	.....	.....	.....	.....	.....
Academic high.....	36	77	113	20	16	36	56	93	149
Business high.....	12	40	52	5	1	6	17	41	58
Manual training high.....	26	35	61	19	14	33	45	49	94
Total.....	74	152	226	44	31	75	118	183	301
Normal.....	.....	19	19	3	8	11	3	27	30
Vocational.....	2	4	6	11	8	19	13	12	25
Special departments—	.....	.....	.....	.....	.....	.....	.....	.....	.....
Primary instruction.....	.....	2	2	.....	2	2	.....	4	4
Drawing.....	.....	8	8	6	.....	6	6	8	14
Music.....	1	10	11	.....	5	5	1	15	16
Physical training.....	.....	9	9	.....	5	5	.....	14	14
Manual training.....	18	.....	18	7	.....	7	25	.....	25
Domestic science.....	.....	20	20	.....	10	10	.....	30	30
Domestic art.....	.....	24	24	.....	11	11	.....	35	35
Kindergarten drawing.....	.....	1	1	.....	1	1	.....	2	2
Military instruction.....	1	.....	1	1	.....	1	2	.....	2
Total.....	20	74	94	14	34	48	34	08	142
Miscellaneous.	.....	.....	.....	.....	.....	.....	.....	.....	.....
Librarians and clerks.....	4	16	20	4	2	6	8	18	26
Superintendent of janitors.....	1	.....	1	.....	.....	.....	1	.....	1
Engineers.....	3	.....	3	3	.....	3	6	.....	6
Janitors and assistants.....	96	5	101	44	4	48	140	9	149
Laborers.....	4	.....	4	39	.....	39	43	.....	43
Caretakers.....	.....	23	23	4	29	33	4	52	56
Fireman.....	.....	.....	.....	1	.....	1	1	.....	1
Medical inspectors.....	8	5	13	4	1	5	12	6	18
Nurses.....	.....	4	4	.....	1	1	.....	5	5
Custodian and assistants.....	.....	.....	.....	2	1	3	2	1	3
Cabinetmaker.....	1	.....	1	.....	.....	.....	1	.....	1
Total.....	117	53	170	101	38	139	218	91	309
Total (day schools).....	238	1,175	1,413	230	495	725	468	1,670	2,138

Officers, teachers, engineers, janitors, caretakers, and others, employees of the public schools of the District of Columbia for the school year ending June 30, 1916—Continued.

	White.			Colored.			Total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
<i>Miscellaneous—Continued.</i>									
Night schools:									
Teachers and directors...	27	41	68	32	37	69	59	78	137
Superintendent of janitors.....	1	.....	1	.....	.....	.....	1	.....	1
Engineers.....	1	.....	1	2	.....	2	3	.....	3
Janitors and assistants...	9	3	12	12	1	13	21	4	25
Total (night).....	38	44	82	46	38	84	84	82	166
Grand total.....	276	1,219	1,495	276	533	809	552	1,752	2,304

CENTRAL HIGH SCHOOL.

Enrollment by grades and sexes for 1915-16.

Grade.	First semester.			Second semester.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
9a.....	201	220	421	92	150	242
9b.....	54	71	125	176	180	356
10a.....	113	157	270	59	76	135
10b.....	54	57	111	109	145	254
11a.....	87	113	200	50	60	110
11b.....	41	29	70	86	113	199
12a.....	60	126	186	21	20	41
12b.....	14	25	39	78	135	213
Total.....	624	798	1,422	671	879	1,550
Withdrawals.....	46	39	85	58	58	116
Total at end of semester.....	578	759	1,337	613	821	1,434

Average enrollment, average attendance, and percentage of attendance.

Number of report.	Average enrollment.	Average attendance.	Per cent of attendance.
First.....	1,380.1	1,330.2	96.4
Second.....	1,376.1	1,312.1	95.3
Third.....	1,333.3	1,244.8	93.4
Fourth.....	1,525.1	1,441.7	94.5
Fifth.....	1,490.8	1,392.4	93.4
Sixth.....	1,424.7	1,341.9	94.2
Total.....	1,421.6	1,343.2	94.4

Number of teachers, average enrollment, whole enrollment, and number of graduates.

Year.	Number of teachers.	Average enrollment.	Total enrollment.	Number of graduates.				
				Third year.		Fourth year.		Total.
				Boys.	Girls.	Boys.	Girls.	
1890-91.....	36	1,001	1,090	74	131	.....	.....	205
1891-92.....	37	937	1,025	53	153	.....	.....	206
1892-93.....	39	778	851	47	101	11	22	181
1893-94.....	42	835	916	33	100	9	25	167
1894-95.....	43	894	1,010	36	68	13	42	159
1895-96.....	42	814	960	1	1	14	42	58
1896-97.....	44	851	966	.....	.....	31	72	103
1897-98.....	43	864.5	994	.....	.....	35	58	93
1898-99.....	43	917.1	1,052	.....	.....	41	66	107
1899-1900.....	47	991.3	1,126	.....	.....	34	42	76
1900-1901.....	49	899.9	985	.....	.....	40	55	95
1901-2 ¹	44	706.3	807	.....	.....	18	64	82
1902-3.....	47	693.2	772	.....	.....	31	72	103
1903-4.....	47	788	862	.....	.....	36	50	95
1904-5.....	50	888.1	969	.....	.....	31	73	104
1905-6.....	57	984.3	1,072	.....	.....	43	81	124
1906-7.....	56	994	1,108	.....	.....	43	99	142
1907-8.....	48	1,000.2	1,122	.....	.....	54	118	172
1908-9.....	50	1,014.2	1,168	.....	.....	67	110	177
1909-10.....	50	1,052	1,201	.....	.....	44	95	139
1910-11.....	51	1,109	1,259	{ Feb.....	.....	4	14	18
				{ June.....	.....	43	99	142
1911-12.....	53	1,089	1,262	{ Feb.....	.....	5	24	29
				{ June.....	.....	52	89	141
1912-13.....	52	1,069	1,252	{ Feb.....	.....	8	36	44
				{ June.....	.....	62	109	171
1913-14.....	53	1,074	{ ² 1,094	Feb.....	.....	7	21	28
			{ ³ 1,154	June.....	.....	71	129	200
1914-15.....	54	1,146	{ ² 1,162	Feb.....	.....	11	22	33
			{ ³ 1,225	June.....	.....	80	99	179
1915-16.....	60	1,421.6	{ ² 1,422	Feb.....	.....	11	23	34
			{ ³ 1,550	June.....	.....	57	113	170

¹ Technical school separated.

² January.

³ June.

EASTERN HIGH SCHOOL.

Enrollment, by grades and sexes, for 1915-16.

Grade.	First semester.			Second semester.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
9a.....	49	85	134	30	72	102
9b.....	22	36	58	35	67	102
10a.....	38	64	102	22	38	60
10b.....	13	11	24	37	61	98
11a.....	29	41	70	13	9	22
11b.....	6	7	13	26	40	66
12a.....	23	46	69	6	7	13
12b.....	5	16	21	24	45	69
Total.....	185	306	491	193	339	532
Withdrawals.....	25	26	51	28	28	56
Total at end of semester.....	160	280	440	165	311	476

Average enrollment, average attendance, and percentage of attendance.

No. of report.	Average enrollment.	Average attendance.	Per cent of attendance.
First.....	460.7	443.4	96.2
Second.....	463.5	444.4	95.9
Third.....	447.5	415.1	94.7
Fourth.....	517.2	492.8	95.3
Fifth.....	505.2	472.6	93.5
Sixth.....	487.1	462.9	95.0
Total.....	480.3	456.7	95.0

Number of teachers, average enrollment, whole enrollment, and number of graduates.

Year.	Number of teachers.	Average enrollment.	Total enrollment.	Number of graduates.				
				Third year.		Fourth year.		Total.
				Boys.	Girls.	Boys.	Girls.	
1890-91.....	7	158.0	189					
1891-92.....	11	239.0	270					
1892-93.....	15	329.0	386	31	37			68
1893-94.....	17	366.0	400	29	48	5	6	88
1894-95.....	19	393.2	452	25	31	9	16	81
1895-96.....	21	394.4	467		1	8	23	32
1896-97.....	21	401.0	453			10	34	44
1897-98.....	21	445.0	511			18	34	52
1898-99.....	21	468.0	538			24	36	60
1899-1900.....	22	460.4	532			20	41	61
1900-1901.....	22	411.2	458			13	42	55
1901-2.....	22	374.6	416			19	39	58
1902-3.....	21	292.0	342			20	28	48
1903-4.....	20	286.0	314			11	33	44
1904-5.....	19	275.9	308			11	37	48
1905-6.....	18	269.0	313			14	22	36
1906-7.....	18	306.0	335			11	24	35
1907-8.....	21	353.4	388			15	33	48
1908-9.....	22	361.8	405			14	42	56
1909-10.....	23	384.0	433			17	55	72
1910-11.....	24	396.0	452			16	50	66
1911-12.....	24	413.0	464			19	42	61
1912-13.....	24	419.0	467			21	56	77
1913-14.....	24	457.3	¹ 470					
			² 484			30	60	90
1914-15.....	24	453.9	¹ 465					
			² 492			21	61	82
1915-16.....	27	480.3	¹ 491					
			² 532			24	54	78

¹ January.

² June.

WESTERN HIGH SCHOOL.

Enrollment by grades and sexes for 1915-16.

Grade.	First semester.			Second semester.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
9a.....	54	68	122	13	13	26
9b.....	16	26	42	56	68	124
10a.....	44	91	135	22	21	43
10b.....	12	29	41	40	90	130
11a.....	53	73	126	12	29	41
11b.....	11	19	30	54	72	126
12a.....	44	89	133	13	19	32
12b.....	3	11	14	38	83	121
Total.....	237	406	643	248	395	643
Withdrawals.....	12	36	48	39	41	80
Total at end of semester.....	225	370	595	209	354	563

Average enrollment, average attendance, and percentage of attendance.

Number of report.	Average enrollment.	Average attendance.	Percentage of attendance.
First.....	602.8	580.3	97.4
Second.....	607.9	580.7	95.5
Third.....	598.8	557.2	93.1
Fourth.....	598.5	563.9	94.1
Fifth.....	602.1	564.8	93.8
Sixth.....	591.5	558.1	94.3
For whole year.....	600.3	567.5	94.7

Number of teachers, average attendance, whole enrollment, and number of graduates.

Year.	Number of teachers.	Average enroll- ment.	Total enroll- ment.	Number of graduates.				
				Third year.		Fourth year.		Total.
				Boys.	Girls.	Boys.	Girls.	
1890-91.....	2	56	64	.....	.....	.....	.....	.....
1891-92.....	4	107	126	.....	.....	.....	.....	.....
1892-93.....	7	156	173	8	24	.....	.....	32
1893-94.....	10	181	199	12	33	1	5	51
1894-95.....	11	199	226	7	9	.....	10	26
1895-96.....	12	245	281	.....	.....	5	15	20
1896-97.....	14	231	264	.....	.....	5	18	23
1897-98.....	15	290	320	.....	.....	4	25	29
1898-99.....	17	339	404	.....	.....	9	25	34
1899-1900.....	18	342	405	.....	.....	10	15	25
1900-1901.....	19	323	377	.....	.....	25	23	48
1901-2.....	17	291	338	.....	.....	18	41	59
1902-3.....	15	262	303	.....	.....	14	23	37
1903-4.....	16	300	344	.....	.....	16	32	48
1904-5.....	18	276	261	.....	.....	17	19	36
1905-6.....	21	414	463	.....	.....	15	36	51
1906-7.....	24	430	498	.....	.....	20	21	41
1907-8.....	26	467	561	.....	.....	19	42	61
1908-9.....	27	517	614	.....	.....	28	38	66
1909-10.....	29	531	619	.....	.....	23	40	63
1910-11.....	29	535	614	{ Feb.	.....	.....	4	4
				{ June	.....	31	41	72
1911-12.....	29	611	686	{ Feb.	.....	3	6	9
				{ June	.....	28	58	86
1912-13.....	29	631	717	{ Feb.	.....	2	4	6
				{ June	.....	55	36	91
1913-14.....	29	668	{ 1 694	Feb.	.....	1	1	2
			{ 2 724	June	.....	35	57	92
1914-15.....	28	584	{ 1 620	Feb.	.....	1	4	5
			{ 2 612	June	.....	40	52	92
1915-16.....	26	600	{ 1 643	Feb.	.....	3	4	7
			{ 2 643	June	.....	31	81	112

1 January.

2 June.

BUSINESS HIGH SCHOOL.

Enrollment by grades and sexes for 1915-16.

Grade.	First semester.			Second semester.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
9a.....	162	292	454	111	195	306
9b.....	97	150	247	112	237	349
10a.....	100	181	281	85	143	228
10b.....	35	80	115	82	165	247
11a.....	41	56	97	11	14	25
11b.....	11	19	30	29	48	77
12a.....	26	23	49	15	15	30
12b.....	14	11	25	27	22	49
Total.....	485	812	1,298	472	839	1,311
Withdrawals.....	85	98	183	114	149	263
Total at end of semester.....	401	714	1,115	358	690	1,048

Average enrollment, average attendance, and percentage of attendance.

Number of report.	Average enrollment.	Average attendance.	Per cent of attendance.
First.....	1,263.5	1,209.7	95.7
Second.....	1,228.6	1,168.5	95.1
Third.....	1,146.4	1,066.0	93.0
Fourth.....	1,270.1	1,202.8	94.7
Fifth.....	1,216.8	1,130.6	92.9
Sixth.....	1,095.6	1,019.3	93.0
Total.....	1,225.3	1,157.3	94.4

Number of teachers, average enrollment, whole enrollment, and number of graduates.

Year.	Teachers.	Average enrollment.	Total enrollment.	Graduates.			Average entrance age of first year.
				Boys.	Girls.	Total.	
1890-91.....	8	274	314				
1891-92.....	9	329	368	17	18	35	16.4
1892-93.....	11	359	389	25	25	50	16.3
1893-94.....	12	410	493	32	28	60	16.1
1894-95.....	13	394	497	21	19	40	16.3
1895-96.....	17	421	532	35	36	71	16.5
1896-97.....	19	435	526	34	40	74	16.4
1897-98.....	20	483	601	41	48	89	16.7
1898-99.....	21	491	594	37	64	101	16.6
1899-1900.....	21	527	664	39	58	97	16.5
1900-1901.....	23	598	745	35	73	108	16.2
1901-2.....	25	603	703	62	94	156	16.2
1902-3.....	25	571	690	59	80	139	16.3
1903-4.....	26	607	713	62	86	148	16.2
1904-5.....	27	583	683	52	113	165	16.7
1905-6.....	31	621	705	51	106	157	16.0
1906-7.....	33	680	823	53	89	142	15.6
1907-8.....	37	734	891	42	87	129	15.7
1908-9.....	41	866	1,076	50	87	137	15.6
1909-10.....	44	894	1,145	48	86	134	15.5
1910-11.....	46	971	1,235	58	77	135	15.5
1911-12.....	46	1,087	1,407	52	121	173	15.4
1912-13.....	48	1,096	1,394	73	131	204	15.3
1913-14.....	48	1,184	¹ 1,216 ² 1,332	71	167	238	15.3
1914-15.....	52	1,255	¹ 1,342 ² 1,410	75	189	264	15.1
1915-16.....	52	1,225	¹ 1,298 ² 1,311	22 70	44 99	66 169	..........

¹ January.² June.**M' KINLEY MANUAL TRAINING SCHOOL.***Enrollment by grades and sexes for 1915-16.*

	First semester.			Second semester.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
9a.....	288	102	390	180	40	220
9b.....	131	53	184	235	85	320
10a.....	184	76	260	110	26	136
10b.....	77	37	114	165	89	254
11a.....	119	49	168	78	29	107
11b.....	80	20	100	115	48	163
12a.....	55	26	81	42	11	53
12b.....	34	10	44	78	33	111
Total.....	968	373	1,341	1,003	361	1,364
Withdrawals.....	87	28	115	165	39	204
Total at end of semester.....	881	345	1,226	838	322	1,160

Average enrollment, average attendance, and per cent of attendance.

No. of report.	Average enrollment.	Average attendance.	Per cent of attendance.
First.....	1,300.4	1,260.4	96.9
Second.....	1,281.3	1,239.1	96.7
Third.....	1,238.3	1,177.0	95.0
Fourth.....	1,332.0	1,277.6	96.1
Fifth.....	1,306.1	1,236.6	94.7
Sixth.....	1,228.7	1,168.6	95.1
Total.....	1,281.3	1,226.6	95.7

M STREET HIGH SCHOOL.

Enrollment by grades and sexes for 1915-16.

Grade.	First semester.			Second semester.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
9a.....	93	137	230	69	126	195
9b.....	42	59	101	60	91	151
10a.....	69	102	171	50	73	123
10b.....	17	48	65	47	79	126
11a.....	36	72	108	18	38	56
11b.....	14	32	46	28	62	90
12a.....	29	62	91	14	27	41
12b.....	2	11	13	29	66	95
Total.....	302	523	825	315	562	877
Withdrawals.....	35	43	78	36	32	68
Total at end of semester.....	267	480	747	279	530	809

Average enrollment, average attendance, and per cent of attendance.

No. of report.	Average enrollment.	Average attendance.	Per cent of attendance.
First.....	798.9	765.1	95.7
Second.....	791.2	752.6	95.1
Third.....	757.7	708.2	93.4
Fourth.....	857.9	813.6	94.8
Fifth.....	839.5	795.9	94.8
Sixth.....	819.3	778.5	95.0
Total.....	810.8	769.0	94.8

Number of teachers, average enrollment, whole enrollment, and number of graduates.

Year.	Teachers.	Average enrollment.	Total enrollment.	Graduates.		
				Boys.	Girls.	Total.
1900-1901.....	31	624	749	18	63	81
1901-2.....	24	530	664	21	61	82
1902-3.....	24	530	571	20	82	102
1903-4.....	25	491	537	24	64	88
1904-5.....	25	487	516	18	65	83
1905-6.....	29	481	536	13	50	63
1906-7.....	32	534	587	22	50	72
1908-9.....	33	621	718	25	68	93
1909-10.....	34	644	742	26	54	80
1910-11.....	34	700	794	24	67	91
1911-12.....	36	739	864	32	83	115
1912-13.....	36	762	894	36	81	117
1913-14.....	36	741	¹ 785 ² 796	33	78	111
1914-15.....	35	770.3	¹ 784 ² 825	38	63	101
1915-16.....	36	810.8	¹ 825 ² 877	30	71	101

¹ January.

² June.

DEPARTMENT OF BUSINESS PRACTICE OF M STREET HIGH SCHOOL,
LOCATED IN THE PHELPS SCHOOL.

Enrollment by grades and sexes for 1915-16.

	First semester.			Second semester.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
9a.....	28	11	39	19	12	31
9b.....	9	19	28	17	14	31
10a.....	5	13	18	5	12	17
10b.....	6	4	10	6	11	17
11a.....	8	8	16	5	5	10
11b.....	6	2	8	5	5	10
12a.....	6	5	11	9	3	12
12b.....	2	4	6	4	6	10
Total.....	70	66	136	70	68	138
Withdrawn.....	10	8	18	7	7	14
Total at end of semester.....	60	58	118	63	61	124
Graduates.....	1	.....	1	7	12	19

Average enrollment, average attendance, and per cent of attendance.

Number of report.	Average enrollment.	Average attendance.	Per cent of attendance.
First.....	120.3	115.7	96.2
Second.....	127.3	120.4	94.6
Third.....	118.2	110.8	93.7
Fourth.....	131.9	125.1	94.8
Fifth.....	127.9	119.3	93.3
Sixth.....	124.3	117.6	94.5
Total.....	124.8	118.0	94.5

Year:	Number of teachers.	Year:	Number of teachers.
1912-13.....	8	1914-15.....	7
1913-14.....	8	1915-16.....	6

ARMSTRONG MANUAL TRAINING SCHOOL.

Enrollment by grades and sexes for 1915-16.

Grade.	First semester.			Second semester.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
9a.....	108	125	233	64	86	150
9b.....	37	53	90	72	72	144
10a.....	42	84	126	35	50	85
10b.....	12	45	57	22	65	87
11a.....	24	40	64	18	39	57
11b.....	10	22	32	15	36	51
12a.....	22	32	54	17	21	58
12b.....	5	22	27	22	51	73
Total.....	260	423	683	265	420	685
Withdrawals.....	56	69	125	41	62	103
Total at end of semester.....	204	354	558	224	358	582

Average enrollment, average attendance, and percentage of attendance.

No. of report.	Average enrollment.	Average attendance.	Per cent of attendance
First.....	631.5	584.1	92.3
Second.....	622.3	572.5	92.0
Third.....	582.4	530.1	91.0
Fourth.....	657.1	606.8	92.3
Fifth.....	624.1	567.0	90.8
Sixth.....	593.8	544.3	91.2
Total.....	617.3	566.1	91.7

Number of teachers, average attendance, average enrollment, whole enrollment, and number of graduates.

Year.	Number of teachers.	Average attendance.	Average enrollment.	Total enrollment.	Number of graduates.				Total.
					Two-year.		Four-year.		
					Male.	Female.	Male.	Female.	
1901-2.....	19								
1902-3.....	24	286	308	¹ 359					
1903-4.....	28	290	315	¹ 403					
1904-5.....	30	340	371	¹ 439					
1905-6.....	32	364	396	¹ 498	12	32	5	16	65
1906-7.....	30	306	328	¹ 418	13	35	10	12	70
1907-8.....	31	329	352	¹ 444					
1908-9.....	30	458	484	¹ 660					
1909-10.....	37	538	574	¹ 722	8	25	21	35	89
1910-11.....	40	576	620	¹ 877	6	16	23	49	72
1911-12.....	40	568	611	¹ 796	2	15	19	20	56
1912-13.....	28	446	477	² 629			27	53	80
1913-14.....	29	479.2	514.5	³ 548					
				⁴ 596			26	44	70
1914-15.....	32	529.4	573.3	³ 593					
				⁴ 652			17	37	54
1915-16.....	33	566.1	617.3	683					
				685			25	50	75

¹ Includes Phelps Business School.² Phelps Business School transferred to M Street.³ January.⁴ June.

NORMAL SCHOOLS.

	White.	Colored.	Total.
Number of teachers trained.....	175	152	327
Average enrollment.....	163	142	305
Average attendance.....	158	139	297
Number of teachers employed.....	19	11	30

VOCATIONAL SCHOOLS.

Number of pupils enrolled.....	148	355	503
Average enrollment.....	144	274	418
Average attendance.....	136	252	388
Per cent of attendance.....	94.7	91.9	92.9
Average number of tardinesses per report (based on total for all sessions)...	11.0	20.6	31.6
Number of corporal punishments.....			
Number of teachers employed ¹	5	18	23
Average number of pupils to the teacher (estimated on average enrollment).....	28.8	15.2	18.1
Average salary paid ¹			\$747.92
Cost of tuition per pupil (estimated on average enrollment).....			\$41.15

¹ Does not include principal.

DISTRIBUTION OF PUPILS.

Distribution of pupils by grades, and the average number per teacher based on the whole enrollment.

Grade.	First semester.			Second semester.		
	Schools.	Whole enrollment.	Average number of pupils per teacher.	Schools.	Whole enrollment.	Average number of pupils per teacher.
First division:						
Kindergarten.....	6	178	29.6	9	286	31.7
First.....	9	495	55.0	13	669	51.4
Second.....	13	410	31.5	19	602	31.6
Third.....	9	384	42.6	13	592	45.5
Fourth.....	12	373	31.0	17	686	40.3
Fifth.....	9	407	45.2	15	623	41.5
Sixth.....	9	357	39.6	14	587	41.9
Seventh.....	7	277	39.5	13	523	40.2
Eighth.....	7	257	36.7	12	438	36.5
Total.....	81	3,138	38.7	125	5,006	40.0
Second division:¹						
Kindergarten.....	7	287	41.0			
First.....	10	576	57.6			
Second.....	13	460	35.3			
Third.....	11	502	45.6			
Fourth.....	13	528	40.6			
Fifth.....	11	483	43.9			
Sixth.....	12	513	42.7			
Seventh.....	11	429	39.0			
Eighth.....	10	375	37.5			
Total.....	98	4,153	42.3			
Third division:						
Kindergarten.....	8	396	49.5	9	388	43.1
First.....	18	787	43.7	20	871	43.5
Second.....	16	613	38.3	19	738	38.8
Third.....	16	678	42.3	19	776	40.8
Fourth.....	14	631	45.0	18	773	42.9
Fifth.....	15	629	41.9	18	782	43.4
Sixth.....	13	637	49.0	16	748	46.7
Seventh.....	10	512	51.2	15	651	43.4
Eighth.....	13	462	35.5	16	599	37.4
Total.....	123	5,345	43.4	150	6,326	42.1
Fourth division:						
Kindergarten.....	4	204	51.0	5	183	36.6
First.....	9	427	47.4	10	373	37.3
Second.....	13	344	26.4	10	330	33.0
Third.....	8	360	45.0	8	372	46.5
Fourth.....	10	376	37.6	10	354	35.4
Fifth.....	9	355	39.4	8	362	45.2
Sixth.....	9	322	35.7	9	310	34.4
Seventh.....	8	311	38.8	8	315	39.3
Eighth.....	8	288	36.0	8	284	35.5
Total.....	78	2,987	38.2	76	2,883	37.6
Fifth division:						
Kindergarten.....	8	396	49.5	9	388	43.1
First.....	18	787	43.7	20	871	43.5
Second.....	16	613	38.3	19	738	38.8
Third.....	16	678	42.3	19	776	40.8
Fourth.....	14	531	45.0	18	773	42.9
Fifth.....	15	629	41.9	18	782	43.4
Sixth.....	13	637	49.0	16	748	46.7
Seventh.....	10	512	51.2	15	651	43.4
Eighth.....	13	462	35.5	16	599	37.4
Total.....	123	5,345	43.4	150	6,326	42.1

¹This division was discontinued by name at the end of the first semester and the pupils therein included in other divisions under whose supervision they were placed.

Distribution of pupils by grades, and the average number per teacher based on the whole enrollment—continued.

Grade.	First semester.			Second semester.		
	Schools.	Whole enrollment.	Average number of pupils per teacher.	Schools.	Whole enrollment.	Average number of pupils per teacher.
Sixth division:						
Kindergarten.....	5	227	45.4	5	165	33.0
First.....	13	571	43.9	13	554	42.6
Second.....	14	484	34.5	14	467	33.3
Third.....	10	464	46.4	11	490	44.5
Fourth.....	13	461	35.4	13	439	33.7
Fifth.....	10	436	43.6	10	449	44.9
Sixth.....	11	425	38.6	11	402	36.5
Seventh.....	8	350	43.7	8	363	45.3
Eighth.....	9	292	32.4	9	298	33.1
Total.....	93	3,710	39.8	94	3,627	38.5
Seventh division:						
Kindergarten.....	4	161	40.2	4	137	34.2
First.....	12	545	45.4	12	477	39.7
Second.....	12	444	37.0	12	462	38.5
Third.....	11	495	45.0	11	454	41.2
Fourth.....	12	479	39.9	12	470	39.1
Fifth.....	11	519	47.1	11	501	45.5
Sixth.....	11	472	42.9	11	470	42.7
Seventh.....	9	392	43.5	9	416	46.2
Eighth.....	8	316	39.5	8	356	44.5
Total.....	90	3,823	42.4	90	3,743	41.5
Eighth division:						
Kindergarten.....	4	151	37.7	7	229	32.7
First.....	10	469	46.9	14	556	39.7
Second.....	12	430	35.8	14	507	36.2
Third.....	9	395	43.8	12	491	40.9
Fourth.....	9	370	41.1	13	495	38.0
Fifth.....	8	318	39.7	11	413	37.5
Sixth.....	6	213	35.5	9	361	40.1
Seventh.....	5	150	30.0	7	266	38.0
Eighth.....	4	173	43.2	6	237	39.5
Total.....	67	2,669	39.8	93	3,555	38.2
Ninth division:						
Kindergarten.....	5	191	38.2	5	180	36.0
First.....	12	616	51.3	12	534	44.5
Second.....	13	498	38.3	13	510	39.2
Third.....	12	531	44.2	12	499	41.5
Fourth.....	10	470	47.0	10	473	47.3
Fifth.....	10	465	46.5	9	472	52.4
Sixth.....	11	421	38.2	13	414	31.8
Seventh.....	7	329	49.0	7	367	52.4
Eighth.....	7	259	37.0	7	254	36.5
Total.....	87	3,780	43.4	88	3,705	42.1
Tenth division:						
Kindergarten.....	7	276	39.4	7	275	39.3
First.....	16	718	44.8	13	611	47.0
Second.....	16	638	39.8	19	600	31.5
Third.....	13	544	41.8	13	520	40.0
Fourth.....	14	470	33.5	14	464	33.1
Fifth.....	12	465	38.7	12	449	37.4
Sixth.....	10	354	35.4	10	368	36.8
Seventh.....	6	288	48.0	6	276	46.0
Eighth.....	9	278	30.8	8	304	38.0
Total.....	103	4,031	39.1	102	3,867	37.9
Eleventh division:						
Kindergarten.....	6	255	42.5	6	232	38.0
First.....	18	818	45.4	18	721	40.6
Second.....	18	660	36.6	18	602	33.4
Third.....	15	586	39.0	14	586	41.8
Fourth.....	11	502	45.6	11	527	47.9
Fifth.....	10	409	40.9	10	404	40.4
Sixth.....	11	379	34.4	11	366	33.2
Seventh.....	9	330	36.6	9	337	37.4
Eighth.....	6	253	42.1	7	247	35.2
Total.....	104	4,192	40.3	104	4,022	38.6

Distribution of pupils by grades, and the average number per teacher based on the whole enrollment.

Grade.	First semester.			Second semester.		
	Schools.	Whole enrollment.	Average number of pupils per teacher.	Schools.	Whole enrollment.	Average number of pupils per teacher.
Twelfth division:						
Kindergarten.....	6	239	39.8	6	227	37.8
First.....	14	739	52.7	13	572	44.0
Second.....	16	500	31.2	17	510	30.0
Third.....	10	519	51.9	10	518	51.8
Fourth.....	14	470	33.5	14	404	28.8
Fifth.....	8	389	48.6	9	402	44.6
Sixth.....	7	311	44.4	7	344	49.1
Seventh.....	10	229	22.9	9	237	26.3
Eighth.....	5	215	43.0	5	212	42.4
Total.....	90	3,611	40.1	90	3,426	38.0
Thirteenth division:						
Kindergarten.....	8	338	42.2	8	301	38.7
First.....	18	830	46.1	17	689	40.5
Second.....	16	541	33.8	17	528	31.0
Third.....	13	504	38.7	13	475	36.5
Fourth.....	13	482	37.0	13	504	38.7
Fifth.....	10	413	41.3	11	405	36.8
Sixth.....	9	297	33.0	8	315	39.3
Seventh.....	7	247	35.2	7	239	34.1
Eighth.....	6	195	31.0	6	186	31.0
Total.....	100	3,838	38.3	100	3,651	36.5
Ungraded:						
First-Ninth divisions—						
Atypical.....	10	120	12.0	10	119	11.9
Incorrigible.....	6	107	17.8	6	137	22.8
Total.....	16	227	14.1	16	256	16.0
Tenth-Thirteenth divisions—						
Atypical.....	4	52	12.0	4	43	10.7
Incorrigible.....	3	91	30.3	3	98	32.6
Total.....	7	143	20.4	7	141	20.1

CONDITION OF BUILDINGS.

Heat, light, and ventilation of buildings.

FIRST DIVISION.

Buildings.	How heated.	Light.	Ventilation.	Water-closets.	Play-rooms.	Yards.	Owned or rented.
Adams.....	Furnace...	Excellent.	Good.....	Excellent.	Good.....	Insufficient.	Owned.
Addison.....	do.....	do.....	Fair.....	do.....	Excellent.	Poor.....	Do.
Berret.....	do.....	Good.....	Good.....	do.....	Insufficient.	Insufficient.	Do.
Brown, Elizabeth V.	do.....	do.....	Poor.....	do.....	Excellent.	Excellent.	Do.
Conduit Road ¹	Stove.....	Excellent.	do.....	Poor.....	None.....	Fair.....	Do.
Corcoran.....	Furnace.....	do.....	Fair.....	Excellent.	Excellent.	Excellent.	Do.
Corcoran, portable.....	do.....	do.....	Poor.....	Poor.....	None.....	Small.....	Do.
Curtis.....	Steam.....	do.....	Fair.....	Excellent.	Excellent.	Excellent.	Do.
Dennison.....	do.....	do.....	Good.....	do.....	do.....	do.....	Do.
Eaton.....	Furnace.....	do.....	Excellent.	do.....	do.....	do.....	Do.
Fillmore.....	do.....	do.....	do.....	do.....	do.....	do.....	Do.
Force.....	Steam.....	do.....	do.....	do.....	do.....	Good.....	Do.
Hyde.....	Furnace.....	do.....	do.....	do.....	do.....	Fair.....	Do.
Industrial Home.....	Steam.....	do.....	Good.....	do.....	Poor.....	Excellent.	(²)
Jackson.....	Furnace.....	do.....	do.....	do.....	Excellent.	Good.....	Owned.
Reservoir.....	do.....	do.....	Fair.....	do.....	do.....	Excellent.	Do.
Tenley.....	Steam.....	Good.....	do.....	do.....	Poor.....	do.....	Do.
Tenley annex.....	Stoves.....	do.....	Poor.....	do.....	None.....	do.....	Do.
Threlkeld.....	Furnace.....	Excellent.	do.....	Poor.....	Poor.....	Fair.....	Do.
730 Twenty-fourth Street NW. ³	Stoves.....	do.....	do.....	Good.....	None.....	Ample.....	Rented.

¹ Used for one kindergarten.

² Neither owned nor rented.

³ Used for manual training, cooking, cutting, and fitting.

Heat, light, and ventilation of buildings—Continued.

SECOND DIVISION.

(This division was discontinued by name at the end of the first semester and the buildings therein included in other divisions under whose supervision they were placed.)

THIRD DIVISION.

Buildings.	How heated.	Light.	Ventilation.	Water-closets.	Play-rooms.	Yards.	Owned or rented.
Brightwood	Steam.....	Excellent.	Fair.....	Excellent.	Poor ¹	Fair ²	Owned.
Brightwood Park.....	Furnace and gas engine.	do.....	Excellent.	do.....	Very good.	Good.....	Do.
Cooke	Furnace.....	do.....	do.....	do.....	Excellent.	Excellent.	Do.
Hubbard	Furnace and fan.	do.....	do.....	do.....	do.....	do.....	Do.
Johnson	Furnace.....	do.....	Poor.....	do.....	Good.....	do.....	Do.
Johnson annex.....	Stoves.....	Good.....	do.....	do.....	None.....	Poor.....	Do.
Monroe	Furnace.....	Excellent.	Excellent.	do.....	(³)	Excellent.	Do.
Morgan	do.....	do.....	do.....	do.....	Excellent.	Do.	Do.
Park View, portable.	do.....	Good.....	Good.....	Fair.....	None.....		Do.
Park View, portable, No. 2.	do.....	do.....	do.....	do.....	do.....		Do.
Park View, portable, No. 3.	do.....	do.....	do.....	do.....	do.....		Do.
Petworth, portable.	do.....	do.....	do.....	Excellent.	do.....	Good.....	Do.
Petworth, portable, No. 2.	do.....	do.....	do.....	do.....	do.....	do.....	Do.
Petworth.....	Furnace and fan.	Excellent.	Excellent.	do.....	Excellent.	do.....	Do.
837 Shepherd Street, NW.	Furnace.....	do.....	Poor.....	do.....			Rented.
Powell.....	Furnace and fan.	do.....	Excellent.	do.....	Excellent.	Excellent.	Owned.
Ross.....	Steam.....	do.....	do.....	do.....	do.....	do.....	Do.
Takoma.....	Furnace and fan.	do.....	do.....	do.....	do.....	Good ⁴	Do.
Takoma Parish Hall.	Furnace.....	Good.....	Good.....	Good.....	None.....		Rented.
West	do.....	Excellent.	Excellent.	Excellent.	Excellent.	Excellent.	Owned.
Wilson Normal.....	Steam.....	Admirable	Admirable	Admirable	Admirable	Admirable	Do.
Woodburn.....	Furnace.....	Excellent.	Good.....	Poor.....	Excellent.	Excellent.	Do.

FOURTH DIVISION.

Abbot.....	Furnace and hot water.	Excellent. ⁵	Fair.....	Excellent.	None.....	None.....	Owned.
Cleveland.....	Furnace.....	do.....	Excellent.	do.....	do.....	Excellent.	Do.
Franklin.....	Steam.....	do.....	Poor.....	Good.....	Excellent.	do.....	Do.
Henry.....	do.....	do. ⁶	Fair.....	do.....	{ Boys', poor. Girls', good. ⁷	{ Good.....	Do.
Morse.....	Furnace.....	do.....	Good.....	Excellent.	Fair.....	do.....	Do.
Polk.....	do.....	do.....	do.....	do.....	Good.....	Girls', small.	Do.
Thomson.....	do.....	do.....	Excellent.	do.....	Excellent.	Excellent.	Do.
Twining.....	do.....	do.....	do.....	do.....	Fair.....	{ Girls', excellent. Boys', poor. ⁸	{ Do.
Webster.....	Steam.....	do. ⁹	Good.....	do.....	do.....	None.....	Do.

¹ The basement floors of this building are brick; should be concrete; are insanitary.
² Concrete driveway should be built from the gate to the coal chute.
³ Old part, fair; new part, excellent.
⁴ Excellent in size; needs proper grading and drainage.
⁵ Six rooms excellent; three good.
⁶ Southwest rooms poor.
⁷ Too small.
⁸ Unfit for ordinary use on account of muddy condition.
⁹ Poor in four rooms; fair in two rooms; satisfactory in six rooms.

Heat, light, and ventilation of buildings—Continued.

FIFTH DIVISION.

Buildings.	How heated.	Light.	Ventilation.	Water-closets.	Play-rooms.	Yards.	Owned or rented.
Arthur.....	Furnace...	Excellent.	Good.....	Excellent.	Excellent.	Good.....	Owned.
Blake.....	do.....	do.....	do.....	do.....	do.....	Small.....	Do.
Brookland.....	Steam.....	do. ¹	do.....	do.....	do. ²	Insufficient	Do.
Eckington.....	Furnace...	do.....	Excellent.	do.....	do.....	do.....	Do.
Emery.....	Steam.....	do. ¹	Fair.....	do.....	do.....	do.....	Do.
Gage.....	Furnace and gas engine.	do.....	Excellent.	do.....	Good.....	Small.....	Do.
Gales.....	Steam.....	do.....	do.....	do.....	Fair.....	Parking... (³)	Do.
Langdon.....	Furnace...	do.....	do.....	do.....	Excellent.	do.....	Do.
Seaton.....	Steam.....	do.....	Fair.....	do.....	Good.....	Good.....	Do.
2014 Franklin Street NE. ⁴	Furnace...	Good.....	Good.....	Good.....	do.....	do.....	Rented.
212 H Street NW. ⁵	Hot water.	Fair.....	do.....	Very good.	Good.....	Good.....	Do.

SIXTH DIVISION.

Benning.....	Steam.....	Good.....	Fair.....	Poor.....	Excellent.	Good.....	Owned.
Blair.....	Furnace...	Excellent.	Good.....	Excellent.	do.....	Ample....	Do.
Blow.....	do.....	do.....	Excellent.	do.....	do.....	Excellent.	Do.
Hayes.....	do.....	do.....	do.....	do.....	do.....	Boys', fair; girls', small.	Do.
Kenilworth.....	do.....	do.....	do.....	Good.....	do.....	Good.....	Do.
Ludlow.....	do.....	do.....	do.....	Excellent.	do.....	Excellent.	Do.
Madison.....	do.....	do.....	Fair.....	do.....	do.....	Small.....	Do.
Pierce.....	do.....	do.....	do.....	do.....	do.....	Boys', very small; girls', small.	Do.
Taylor.....	do.....	do.....	do.....	do.....	do.....	Small.....	Do.
Webb.....	do.....	do.....	Excellent.	do.....	do.....	Ample....	Do.
Wheatley.....	do.....	do.....	do.....	do.....	do.....	do.....	Do.
Wheatley portable No. 1.	do.....	Good.....	Fair.....	do.....	None.....	None.....	Do.
Wheatley portable No. 2.	do.....	do.....	do.....	do.....	do.....	do.....	Do.
Northeast Industrial. ⁶	do.....	do.....	Poor.....	Good.....	do.....	Ample....	Rented.

SEVENTH DIVISION.

Brent.....	Furnace...	Excellent.	Good.....	Excellent.	Good.....	Ample....	Owned.
Carbery.....	do.....	do.....	do.....	do.....	Fair.....	Small.....	Do.
Dent.....	Steam.....	do.....	Excellent.	do.....	Excellent.	Ample....	Do.
Edmonds.....	Furnace...	do.....	do.....	do.....	do.....	do.....	Do.
French ⁶	do.....	do.....	do.....	do.....	None.....	None.....	Do.
Hilton.....	do.....	do.....	do.....	do.....	Excellent.	Small.....	Do.
Maury.....	do.....	do.....	Good.....	do.....	Good.....	Fair.....	Do.
Peabody.....	Steam.....	do.....	do.....	do.....	do.....	Small.....	Do.
Towers.....	Furnace...	do.....	do.....	do.....	Fair.....	Ample....	Do.
Wallach.....	Steam.....	do.....	do.....	do.....	Good.....	do.....	Do.
646 Massachusetts Avenue NE. ⁷	Stoves...	Good.....	Fair.....	do.....	None.....	None.....	Rented.

¹ Except in four rooms.² Inconvenient access to one playroom.³ Insufficient.⁴ Used for cooking school.⁵ Used for manual training, cooking, and cutting and fitting classes.⁶ Used for manual training, cooking, and cutting and fitting.⁷ Used for manual training and cooking.

Heat, light, and ventilation of buildings—Continued.

EIGHTH DIVISION.

Buildings.	How heated.	Light.	Ventilation.	Water-closets.	Play-rooms.	Yards.	Owned or rented.
Amidon.....	Furnace...	Excellent.	Excellent..	Excellent.	Good.....	Small.....	Owned.
Bowen, Sayles J....	Steam.....	Insufficient	do.....	do.....	do.....	Excellent..	Do.
Bradley.....	Furnace...	Excellent.	Good.....	do.....	Small.....	Small.....	Do.
Fairbrother.....	do.....	do.....	Excellent.	do.....	Excellent..	Excellent..	Do.
Grant.....	Steam.....	do.....	Good.....	do.....	Small.....	Good.....	Do.
Greenleaf.....	Furnace...	do.....	Excellent..	do.....	do.....	Small.....	Do.
Jefferson.....	Steam.....	do. ¹	do.....	Good.....	Excellent.	Excellent..	Do.
Smallwood ²	Furnace...	do.....	Good.....	Excellent.	None.....	Small.....	Do.
Toner.....	do.....	do.....	Excellent.	do.....	Excellent.	Good.....	Do.
Van Ness.....	do.....	do.....	do.....	do.....	do.....	Excellent.	Do.
Weightman.....	do.....	do.....	Good.....	do.....	Good.....	Good.....	Do.
730 Twenty-fourth Street NW. ³	Stoves....	Good.....	Poor.....	Good.....	None.....	Ample.....	Rented.

NINTH DIVISION.

Bryan.....	Furnace...	Good.....	Excellent.	Excellent.	Excellent.	Good.....	Owned.
Buchanan.....	do.....	do.....	Good.....	do.....	Good.....	do.....	Do.
Congress Heights...	Steam.....	do.....	Excellent.	do.....	do.....	Excellent.	Do.
Cranch.....	do.....	do.....	Fair.....	do.....	do.....	Small.....	Do.
Ketcham.....	Furnace...	do.....	Excellent.	do.....	do.....	Excellent.	Do.
Lenox.....	do.....	do.....	Good.....	do.....	do.....	Small.....	Do.
Orr.....	do.....	do.....	do.....	do.....	do.....	Good.....	Do.
Randle Highlands...	do.....	Excellent.	Excellent.	do.....	Excellent.	Excellent.	Do.
Stanton.....	do.....	Good.....	Good.....	Poor ⁴	Good.....	Good.....	Do.
Tyler.....	do.....	do.....	do.....	Excellent.	do.....	Small.....	Do.
Van Buren.....	do.....	do.....	do.....	do.....	do.....	Fair.....	Do.
Van Buren Annex...	Stoves....	Fair.....	Poor.....	do.....	None.....	Parking...	Do.

TENTH DIVISION.

Briggs.....	Furnace...	Excellent.	Good ⁵	Excellent.	Excellent.	Small.....	Owned.
Chain Bridge Road	Stoves....	do.....	Poor.....	Poor.....	None.....	Good.....	Do.
Garrison.....	Furnace...	do.....	Good.....	Excellent.	Excellent.	Fair.....	Do.
Garrison portable...	do.....	do.....	Fair.....	do.....	do.....	do.....	Do.
Magruder.....	do.....	do.....	Good.....	do.....	do.....	Ample.....	Do.
Montgomery.....	do.....	do.....	Excellent.	do.....	do.....	do.....	Do.
Phillips.....	do.....	do.....	Good.....	do.....	do.....	do.....	Do.
Phillips portable...	do.....	Good.....	do.....	Poor.....	do.....	Poor.....	Do.
Reno.....	do.....	do.....	do.....	do.....	Poor.....	Excellent.	Do.
Stevens.....	Steam.....	do.....	Fair.....	Good.....	do.....	Extremely small.	Do.
Sumner.....	do.....	do.....	do. ⁵	Excellent.	do.....	Ample.....	Do.
Wilson.....	Furnace...	do.....	Good ⁵	Good.....	Excellent.	Poor.....	Do.
Wormley.....	do.....	Excellent.	Excellent.	Excellent.	do.....	Limited...	Do.
1606 M Street NW. ⁶	Steam ⁷ ...	Fair.....	Fair.....	Good.....	None.....	None.....	Rented.

ELEVENTH DIVISION.

Bruce.....	Furnace...	Excellent.	Excellent.	Good.....	Excellent.	Good.....	Owned.
Bunker Hill Road...	do.....	do.....	Good.....	Poor.....	do.....	do.....	Do.
Cook.....	Stove and furnace.	do.....	do.....	Good.....	None.....	None.....	Do.
Cook Annex 433 O Street NW.	Latrobe...	Fair.....	Fair.....	Fair.....	do.....	do.....	Rented.
Fort Slocum.....	Stoves....	Good.....	Poor.....	Poor.....	do.....	Good.....	Owned.
Fort Slocum portable.	Furnace...	do.....	Good.....	do.....	do.....	do.....	Do.
Garnet.....	Steam.....	Excellent.	Poor.....	Excellent.	Fair.....	Poor.....	Do.
Langston.....	Furnace...	Fair.....	Excellent.	do.....	do.....	Good.....	Do.
Military Road.....	Steam.....	Excellent.	Good.....	do.....	Excellent.	Excellent.	Do.
Mott.....	Furnace...	do.....	Excellent.	do.....	Good.....	Fair.....	Do.
Orphans' Home.....	do.....	do.....	Fair.....	Good.....	None.....	Good.....	(⁸)
Patterson.....	do.....	Good.....	do.....	Excellent.	Fair.....	Poor.....	Owned.
Patterson Annex, Seventh-day Adventists' Church.	do.....	do.....	do.....	Good.....	None.....	None.....	Rented.
Slater.....	do.....	Excellent.	do.....	Excellent.	Fair.....	Poor.....	Owned.

¹ Used for manual training, cooking, and cutting and fitting.² Used for a vocational school.³ Eight rooms insufficient.⁴ Indicates outdoor closets.⁵ A fan is needed.⁶ Used by cutting and fitting classes.⁷ Used for cooking school.⁸ Neither owned nor rented.

Heat, light, and ventilation of buildings—Continued.

TWELFTH DISTRICT.

Buildings.	How heated.	Light.	Ventilation.	Water-closets.	Play-rooms.	Yards.	Owned or rented.
Banneker.....	Furnace...	Excellent.	Excellent.	Excellent.	Damp....	Poor.....	Owned.
Burrville.....	Steam.....	Good.....	do.....	Poor.....	Excellent.	Fair.....	Do.
Crummell.....	Furnace...	Excellent.	do.....	Excellent.	do.....	Excellent.	Do.
Deanwood portable.	do.....	Good.....	Good.....	Poor.....	do.....	do.....	Do.
Deanwood.....	do.....	Excellent.	do.....	do.....	Excellent.	Excellent.	Do.
Deanwood Annex, 4724 Sheriff Road.	Stoves....	Fair.....	Poor.....	do.....	None.....	Fair.....	Rented.
Douglass.....	Steam.....	Excellent.	Excellent.	Excellent.	Excellent.	Poor.....	Owned.
Jones.....	Furnace...	do.....	Good.....	do.....	do.....	do.....	Do.
Logan.....	do.....	do.....	do.....	do.....	do.....	do.....	Do.
Lovejoy.....	do.....	do.....	Excellent.	Inadequate.	do.....	Small.....	Do.
Payne.....	do.....	do.....	do.....	Excellent.	do.....	(1)	Do.
Payne portable.....	do.....	Good.....	Good.....	do.....	None.....	Small.....	Do.
Simmons.....	Steam.....	Excellent.	Excellent.	do.....	Good.....	Fair.....	Do.
Smothers.....	Stoves....	Good.....	Poor.....	Poor.....	None.....	do.....	Do.
Smothers Annex.....	do.....	do.....	do.....	do.....	do.....	do.....	Do.

THIRTEENTH DIVISION.

Ambush.....	Furnace...	Excellent.	Good.....	Excellent.	Excellent.	Small.....	Owned.
Bell.....	do.....	do.....	do.....	do.....	Fair.....	do.....	Do.
Bell Annex.....	do.....	Fair.....	Fair.....	Fair.....	None.....	do.....	Rented.
Birney.....	Steam.....	Excellent.	Excellent.	Good.....	Excellent.	Ample.....	Owned.
Bowen.....	Furnace...	do.....	do.....	do.....	do.....	Small.....	Do.
Cardozo.....	do.....	do.....	do.....	do.....	do.....	Excellent.	Do.
Garfield.....	do.....	do.....	do.....	Poor.....	do.....	do.....	Do.
Giddings.....	do.....	do.....	Good.....	Excellent.	do.....	do.....	Do.
Lincoln.....	Steam.....	Fair.....	Fair.....	do.....	Fair.....	Small.....	Do.
McCormick ²	Furnace...	Good.....	do.....	Poor.....	None.....	Ample.....	Do.
Randall.....	do.....	Excellent.	Good.....	Excellent.	do.....	Small.....	Do.
Syphax.....	Steam.....	do.....	Excellent.	Good ³	Good.....	Good.....	Do.
Syphax Annex, Rehoboth Chapel, First Street between N and O Streets SW. ⁴	Furnace...	do.....	Fair.....	do.....	None.....	None.....	Rented.

UNGRADED SCHOOLS, 1-9 DIVISIONS.

Atypical:							
25 Fifth Street SE.	Steam.....	Good.....	Fair.....	Fair.....	None.....	Small.....	Rented.
1322 Maryland Avenue NE...	Furnace...	do.....	do.....	Good.....	do.....	do.....	Do.
Morse.....	(5)						Owned.
810 Sixth Street SW.	Steam.....	Good.....	Poor.....	Fair.....	Small.....	Good.....	Rented.
1407 Thirty-third Street NW.	Latrobes..	Fair.....	Fair.....	do.....	Fair.....	Fair.....	Do.
Ungraded:							
Curtis.....	(6)						Owned.
Gales.....	(7)						Do.
Morse.....	(5)						Do.
Tenley Annex.....	(6)						Do.

UNGRADED SCHOOLS, 10-13 DIVISIONS.

Atypical:							
Cardozo.....	(8)	(8)	(8)	(8)	(8)	(8)	Owned.
Langston.....	(9)	(9)	(9)	(9)	(9)	(9)	Do.
Lincoln.....	(8)	(8)	(8)	(8)	(8)	(8)	Do.
St. Luke's Parish Hall.	Stoves....	Fair.....	Fair.....	Good.....	None.....	None.....	Rented.
Incorrigible:							
Douglass.....	(10)	(10)	(10)	(10)	(10)	(10)	Owned.
Randall.....	(8)	(8)	(8)	(8)	(8)	(8)	Do.
Stevens.....	(11)	(11)	(11)	(11)	(11)	(11)	Do.

¹ Boys', good; girls', small.² Used for cooking, and putting and fitting classes.³ But congested.⁴ Used for graded school.⁵ See fourth division.⁶ See first division.⁷ See fifth division.⁸ See thirteenth division.⁹ See eleventh division.¹⁰ See twelfth division.¹¹ See tenth division.

GROWTH OF SCHOOLS.

Average enrollment of pupils in the white and colored schools, and the number of teachers employed for each year since 1880.

School year ending June 30—	Average enrollment.						Teachers.	
	First nine divi- sions.		Tenth-thirteenth divisions.		Total.		Whole number em- ployed.	Increase.
	Number.	Per cent of increase.	Number.	Per cent of increase.	Number.	Per cent of increase.		
1880.....	15,072	.....	6,573	.....	21,600	.....	434	.....
1881.....	15,494	3.10	6,567	¹ 0.09	22,061	2.13	461	27
1882.....	16,063	3.60	6,763	2.98	22,826	3.46	485	24
1883.....	16,524	2.80	7,070	4.53	23,594	3.36	505	20
1884.....	16,642	.71	7,225	2.19	23,867	1.11	525	20
1885.....	17,468	4.90	7,689	6.42	25,157	5.40	555	30
1886.....	18,720	7.10	8,191	6.52	26,911	6.97	595	40
1887.....	19,285	3.00	8,448	3.13	27,733	3.05	620	25
1888.....	19,762	2.40	8,791	4.06	28,553	2.95	654	34
1889.....	20,477	3.60	9,088	3.37	29,565	3.54	693	39
1890.....	21,077	2.90	9,289	2.21	30,366	2.70	745	52
1891.....	21,599	2.60	9,702	4.25	31,301	3.07	795	50
1892.....	22,264	3.00	9,942	2.47	32,206	2.89	815	50
1893.....	22,395	.59	10,097	1.56	32,492	.89	895	50
1894.....	23,483	4.85	10,141	.43	33,624	3.48	942	47
1895.....	23,798	1.32	10,046	1.94	33,844	.65	991	49
1896.....	24,347	2.26	10,296	2.48	34,643	2.36	1,031	40
1897.....	25,261	3.75	10,420	1.20	35,681	2.99	1,071	40
1898.....	26,243	3.88	10,578	1.51	36,821	3.19	1,107	36
1899.....	26,742	1.90	10,171	¹ 3.84	36,913	.25	² 1,159	52
1900.....	27,637	3.34	10,474	2.97	38,111	3.24	² 1,226	67
1901.....	28,741	3.99	10,660	1.77	39,401	3.38	² 1,283	57
1902.....	29,648	3.15	11,010	3.29	40,658	3.19	² 1,323	40
1903.....	29,846	.66	10,959	1.46	40,805	.36	² 1,371	48
1904.....	30,653	2.70	11,477	4.71	42,130	3.24	² 1,425	54
1905.....	³ 29,566	¹ 3.54	⁴ 13,844	⁴ 20.62	43,410	3.03	² 1,478	53
1906.....	30,064	1.68	13,921	.55	43,985	1.32	² 1,536	58
1907.....	30,747	2.27	14,847	6.65	45,594	3.65	² 1,575	39
1908.....	31,167	1.34	14,921	.49	46,088	1.07	⁵ 1,583	40
1909.....	31,985	2.62	14,966	.30	46,951	1.87	1,628	45
1910.....	32,336	1.09	15,106	.92	47,442	1.04	1,684	56
1911.....	32,822	1.50	15,674	3.76	48,496	2.22	1,720	36
1912.....	33,658	2.54	15,578	¹ .61	49,236	1.52	1,737	17
1913.....	33,768	.32	15,689	.71	49,457	.44	1,731	6
1914.....	34,051	.83	15,610	1.50	49,661	.41	1,742	11
1915.....	35,224	3.37	15,838	1.46	51,062	2.82	1,766	24
1916.....	36,505	3.63	16,191	2.22	52,696	3.20	1,787	21

¹ Decrease.

² Includes kindergarten teachers.

³ Colored schools of the first nine divisions transferred to the tenth-thirteenth divisions.

⁴ See note ³.

⁵ Thirty-two officers, librarians, and clerks, counted as teachers for 1906-7, and who were afterwards specifically eliminated as such, make a net increase of 40 teachers for 1907-8.

Amount expended for rent and sites and buildings each year from the year 1880 to 1916, inclusive.

School year ending June 30—	Rent.	Sites and buildings.	School year ending June 30—	Rent.	Sites and buildings.
1880.....	\$28,908.35	\$74,998.24	1899.....	\$13,420.00	\$72,127.86
1881.....	26,506.11	103,416.91	1900.....	13,968.00	71,807.43
1882.....	26,472.57	253,609.73	1901.....	15,092.31	295,308.09
1883.....	14,805.33	103,141.47	1902.....	15,641.73	398,000.00
1884.....	8,742.50	103,563.94	1903.....	14,131.50	234,944.00
1885.....	7,060.00	118,400.00	1904.....	14,193.50	180,300.00
1886.....	6,919.66	61,130.04	1905.....	14,236.00	179,713.00
1887.....	7,354.00	73,085.34	1906.....	15,218.50	190,800.00
1888.....	10,215.44	239,150.77	1907.....	17,484.24	271,158.32
1889.....	14,832.00	332,312.44	1908.....	23,881.48	378,831.60
1890.....	10,000.00	230,467.39	1909.....	19,155.58	698,791.81
1891.....	9,892.00	229,078.00	1910.....	27,197.00	541,141.42
1892.....	9,602.00	220,344.47	1911.....	22,084.50	816,103.05
1893.....	8,951.25	42,270.36	1912.....	20,637.25	686,186.86
1894.....	9,825.50	66,939.60	1913.....	16,708.33	330,413.54
1895.....	9,648.00	66,408.91	1914.....	14,408.50	265,555.61
1896.....	14,736.50	185,601.12	1915.....	11,825.00	621,909.29
1897.....	14,188.00	182,514.26	1916.....	11,461.00	1,005,750.92
1898.....	14,934.00	139,669.00			

Attendance of white pupils in the public schools of the District of Columbia, 1915-16.

FIRST REPORT, ENDING OCT. 29, 1915.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
12'. Number belonging on the last shcool day last report.....															
1. Entries from last semester on first day this semester.....	13,467	13,137	26,604	2,243	2,466	4,709	1	156	157	67	74	141	15,778	15,833	31,611
2. Entries from last semester since first day this semester.....	651	568	1,219	90	88	178		3	3	5	2	7	746	661	1,407
3. Reentry those temporarily discharged.....	748	656	1,404	67	79	146		1	1	5	5	10	820	741	1,561
4. Entries by transfer from other Washing- ton public schools and from self.....	694	554	1,248	50	21	71				1		1	745	575	1,310
5. Entries from private schools.....	136	127	263	23	24	47							159	151	310
6. Entries from all other sources.....	2,356	2,361	4,717	81	90	171	1	13	14				2,438	2,464	4,902
A. Total number admitted.....	18,052	17,403	35,455	2,254	2,768	5,322	2	173	175	78	81	159	20,686	20,425	41,111
7. Temporary discharges.....															
8. Transferred to other Washington public schools and to self.....	1,107	1,040	2,147	104	126	230		1	1	5	5	10	1,216	1,172	2,388
9. Discharged to private schools.....	675	525	1,200	21	17	38				2		2	698	542	1,240
10. Discharged to work.....	17	18	35	3	3	6							20	21	41
11. Discharged for any other cause.....	26	11	37	19	3	22				1		2	46	15	61
B. Total number discharged.....	85	104	189	14	19	33		2	2				99	125	224
	1,910	1,698	3,608	161	168	329		3	3	8	6	14	2,079	1,875	3,954
12. Number belonging on the last school day this report.....	16,142	15,705	31,847	2,393	2,600	4,993	2	170	172	70	75	145	18,607	18,550	37,157
V. Number of sessions school open (average).. 13'. Total number belonging (total for all ses- sions)	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58
14'. Total number present (total for all ses- sions).....	929,034	904,496	1,833,530	139,491	150,963	290,454	116	9,832	9,948	3,958	4,370	8,328	1,072,599	1,069,661	2,142,260
15'. Total number absent (total for all ses- sions)	883,697	861,262	1,744,959	134,750	145,048	279,798	116	9,722	9,838	3,782	4,107	7,889	1,022,345	1,020,139	2,042,484
16. Total number times tardy (total for all sessions).....	45,337	43,234	88,571	4,741	5,915	10,656		110	110	176	263	439	50,254	49,522	99,776
17. Whole number of pupils enrolled.....	2,635	1,796	4,431	723	648	1,371	1	25	26	2	5	7	3,361	2,474	5,835
13. Average number belonging.....	16,629	16,222	32,851	2,466	2,672	5,138	2	172	174	71	76	147	19,168	19,142	38,310
14. Average attendance.....	16,017.8	15,594.7	31,612.5	2,405.0	2,602.8	5,007.8	2.0	169.5	171.5	68.2	75.3	143.5	18,493.1	18,442.4	36,935.5
	15,236.2	14,849.3	30,085.5	2,323.3	2,500.8	4,824.1	2.0	167.6	169.6	65.2	70.8	136.0	17,626.6	17,588.6	35,215.2

16. Average absence.....	781.6	745.4	1,527.0	81.7	102.0	183.7	.....	1.9	1.9	3.0	4.5	7.5	866.5	853.8	1,720.3
I. Per cent of attendance.....	.....	.....	95.2	.....	.....	96.3	.....	.....	.....	.....	.....	94.7	.....	.....	95.3
II. Per cent of absence.....	.....	.....	4.8	.....	.....	3.7	.....	.....	.....	.....	.....	5.3	.....	.....	4.7
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Y. No. A of this report+No. 17 of last report..	18,052	17,403	35,455	2,554	2,768	5,322	2	173	175	78	81	159	20,686	20,425	41,111
Z. No. 3 of this report+No. 8 of this report..	1,423	1,181	2,604	88	96	184	.....	1	1	7	5	12	1,518	1,283	2,801

SECOND REPORT, ENDING DEC. 10, 1915.

12'. Number belonging on the last school day last report.....	16,142	15,705	31,847	2,393	2,600	4,993	2	170	172	70	75	145	18,607	18,550	37,157
1. Entries from last semester on first day this semester.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. Entries from last semester since first day this semester.....	75	58	133	8	3	11	.....	.....	.....	1	.....	1	84	61	145
3. Reentry those temporarily discharged.....	1,204	1,284	2,488	93	98	191	.....	3	3	6	2	8	1,303	1,387	2,690
4. Entries by transfer from other Washington public schools and from self.....	458	373	831	5	5	10	.....	.....	.....	1	2	3	464	380	844
5. Entries from private schools.....	20	17	37	1	2	3	.....	.....	.....	.....	.....	.....	21	19	40
6. Entries from all other sources.....	277	264	541	14	8	22	.....	.....	.....	.....	.....	.....	291	272	563
A. Total number admitted.....	2,034	1,996	4,030	121	116	237	.....	3	3	8	4	12	2,136	2,119	4,282
7. Temporary discharges.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8. Transferred to other Washington public schools and to self.....	1,704	1,787	3,491	115	142	257	1	5	6	7	7	14	1,827	1,941	3,768
9. Discharged to private schools.....	448	387	835	4	6	10	.....	.....	.....	1	1	2	453	394	847
10. Discharged to work.....	16	20	36	2	4	6	.....	.....	.....	.....	.....	.....	18	24	42
11. Discharged for any other cause.....	33	12	45	40	11	51	.....	.....	.....	1	.....	.....	74	24	98
.....	107	124	231	22	16	38	.....	2	2	.....	1	1	129	143	272
B. Total number discharged.....	2,308	2,330	4,638	183	179	362	1	7	8	9	10	19	2,501	2,526	5,027
12. Number belonging on the last school day this report.....	15,868	15,371	31,239	2,331	2,537	4,868	1	166	167	69	69	138	18,269	18,143	36,412
V. Number of sessions school open (average).....	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
13'. Total number belonging (total for all sessions).....	840,743	817,308	1,658,051	123,700	134,100	257,800	100	8,650	8,750	3,557	3,704	7,261	968,100	963,762	1,931,862
14'. Total number present (total for all sessions).....	796,825	772,817	1,569,642	119,251	127,486	246,737	100	8,480	8,580	3,392	3,592	6,984	919,538	912,375	1,831,943
15'. Total number absent (total for all sessions).....	43,918	44,491	88,409	4,449	6,614	11,063	.....	170	170	165	112	277	48,532	51,387	99,919
16. Total number times tardy (total for all sessions).....	3,578	2,688	6,266	1,152	1,240	2,392	.....	17	17	5	2	7	4,735	3,947	8,682
17. Whole number pupils enrolled.....	17,011	16,547	33,558	2,490	2,684	5,174	2	172	174	72	77	149	19,575	19,480	39,055
13. Average number belonging.....	16,168.1	15,717.5	31,885.6	2,378.8	2,578.8	4,957.6	1.9	166.3	168.2	68.4	71.2	139.6	18,617.3	18,533.9	37,151.2
14. Average attendance.....	15,323.5	14,861.9	30,185.4	2,293.3	2,451.6	4,744.9	1.9	163.1	165.0	65.2	69.1	134.3	17,684.0	17,545.7	35,229.7

Attendance of white pupils in the public schools of the District of Columbia, 1915-16—Continued.
SECOND REPORT, ENDING DEC. 10, 1915—Continued.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
15. Average absence.....	844.6	855.6	1,700.2	85.5	127.2	212.7	.....	.....	.....	3.2	2.1	5.3	933.3	988.2	1,921.5
I. Per cent of attendance.....	.....	.....	95.7	.....	.....	95.7	.....	.....	.....	.....	.....	96.2	.....	.....	94.8
II. Per cent of absence.....	.....	.....	4.3	.....	.....	4.2	.....	.....	.....	.....	.....	3.8	.....	.....	5.2
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Y. No. A of this report + No. 17 of last report.....	18,663	18,218	36,881	2,587	2,788	5,375	2	175	177	79	80	159	21,331	21,261	42,592
Z. No. 3 of this report + No. 8 of this report.....	1,652	1,671	3,323	97	104	201	.....	3	3	7	3	10	1,756	1,781	3,537
THIRD REPORT, ENDING JAN. 31, 1916.															
12'. Number belonging on the last school day last report.....	15,868	15,371	31,239	2,331	2,537	4,868	1	166	167	69	69	138	18,269	18,143	36,412
1. Entries from last semester on first day this semester.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. Entries from last semester since first day this semester.....	16	11	27	1	.....	1	.....	.....	.....	.....	.....	.....	17	11	28
3. Reentry those temporarily discharged.....	2,757	2,967	5,724	260	309	569	1	7	8	12	8	20	3,030	3,291	6,321
4. Entries by transfer from other Washington public schools and from self.....	211	181	392	3	2	5	.....	.....	.....	.....	.....	.....	214	183	397
5. Entries from private schools.....	15	10	25	2	3	5	.....	.....	.....	.....	.....	.....	17	13	30
6. Entries from all other sources.....	222	218	440	10	9	19	.....	1	1	.....	.....	.....	232	228	460
A. Total number admitted.....	3,221	3,387	6,608	276	323	599	1	8	9	12	8	20	3,510	3,726	7,236
7. Temporary discharges.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8. Transferred to other Washington public schools and to self.....	2,597	2,770	5,367	296	335	631	.....	6	6	9	4	13	2,902	3,115	6,017
9. Discharged to private schools.....	217	188	405	6	3	9	.....	.....	.....	.....	.....	.....	224	192	416
10. Discharged to work.....	13	10	23	6	8	14	.....	.....	.....	1	1	2	19	18	37
11. Discharged for any other cause.....	25	13	38	28	9	37	.....	.....	.....	.....	.....	.....	53	22	75
B. Total number discharged.....	92	107	199	26	37	63	.....	2	2	.....	1	1	118	147	265
12. Number belonging on the last school day this report.....	2,944	3,088	6,032	362	392	754	.....	8	8	10	6	16	3,316	3,494	6,800
	16,145	15,670	31,815	2,245	2,468	4,713	2	166	168	71	71	142	18,463	18,375	36,838

[illegible]

FOURTH REPORT, ENDING MAR. 10, 1916.

[illegible]

Attendance of white pupils in the public schools of the District of Columbia, 1915-16—Continued.

FOURTH REPORT, ENDING MAR. 10, 1916—Continued.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Female.		Total.	Male.		Total.	Male.		Total.	Male.		Total.	Male.		Total.
	Male.														
V. Number of sessions school open (average).	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
13'. Total number belonging (total for all sessions)	891,949	863,745	1,755,694	140,404	153,279	293,683	110	8,818	8,928	4,454	4,242	8,696	1,036,917	1,030,084	2,067,001
14'. Total number present (total for all sessions)	843,652	811,919	1,655,571	134,775	144,209	278,984	102	8,534	8,636	4,225	4,104	8,329	982,754	968,766	1,951,520
15'. Total number absent (total for all sessions)	48,297	51,826	100,123	5,629	9,070	14,699	8	284	292	229	138	367	54,163	61,318	115,481
16. Total number times tardy (total for all sessions)	3,579	2,623	6,202	1,635	1,447	3,082	1	27	28	14	1	15	5,229	4,098	9,327
17. Whole number pupils enrolled	16,564	16,076	32,640	2,566	2,800	5,366	2	160	162	82	77	159	19,214	19,113	38,327
13. Average number belonging	15,927.6	15,424.0	31,351.6	2,507.2	2,737.1	5,244.3	1.9	157.5	159.4	79.5	75.7	155.2	18,516.4	18,394.3	36,910.7
14. Average attendance	15,065.2	14,498.5	29,563.7	2,406.7	2,575.1	4,981.8	1.8	152.4	154.2	75.4	73.2	148.6	17,549.2	17,299.4	34,848.6
15. Average absence	862.4	925.5	1,787.9	100.5	162.0	262.5	.1	5.1	5.2	4.2	2.5	6.6	967.2	1,094.9	2,062.1
I. Per cent of attendance			94.8			95.0			96.7			95.8			94.4
II. Per cent of absence			5.2			5.0			3.3			4.2			5.6
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester	494	470	964	18	7	25				1		1	513	477	990
Y. No. A of this report + No. 17 of last report	18,051	17,735	35,786	2,666	2,919	5,585	3	166	169	91	78	169	20,811	20,898	41,709
Z. No. 3 of this report + No. 8 of this report	1,487	1,659	3,146	100	119	219	1	6	7	9	1	10	1,597	1,785	3,382

FIFTH REPORT, ENDING APR. 20, 1916.

12'. Number belonging on the last school day last report	15,883	15,349	31,232	2,484	2,705	5,189	2	156	158	81	73	154	18,450	18,283	36,733
1. Entries from last semester on first day this semester															
2. Entries from last semester since first day this semester	55	46	101	5	2	7							60	48	108
3. Reentry those temporarily discharged	2,002	2,149	4,151	155	212	367		7	7	8	6	14	2,165	2,374	4,539
4. Entries by transfer from other Washington public schools and from self	305	294	599	7	3	10							312	297	609
5. Entries from private schools	10	4	14	5		5							15	4	19
6. Entries from all other sources	157	129	286	11	6	17							168	135	303
A. Total number admitted	2,529	2,622	5,151	183	223	406		7	7	8	6	14	2,720	2,858	5,578

7. Temporary discharges.....	2, 332	2, 542	4, 874	198	235	433	7	7	13	4	17	2, 543	2, 788	5, 331
8. Transferred to other Washington public schools and to self.....	317	308	625	15	3	18	.....	.....	1	.....	1	333	311	644
9. Discharged to private schools.....	12	14	26	1	8	9	.....	.....	.....	.....	.....	13	22	35
10. Discharged to work.....	43	6	49	35	13	48	.....	.....	3	.....	3	81	19	100
11. Discharged for any other cause.....	139	134	273	28	41	69	2	2	1	.....	1	168	177	345
B. Total number discharged.....	2, 843	3, 004	5, 847	277	300	577	9	9	18	4	22	3, 138	3, 317	6, 455
12. Number belonging on the last school day this report.....	15, 569	14, 967	30, 536	2, 390	2, 628	5, 018	2	154	71	75	146	18, 032	17, 824	35, 856
V. Number of sessions school open (average).	58	58	58	58	58	58	58	58	58	58	58	58	58	58
13'. Total number belonging (total for all sessions).....	916, 531	885, 618	1, 802, 149	142, 199	154, 826	297, 025	116	9, 020	4, 362	4, 296	8, 658	1, 063, 208	1, 053, 760	2, 116, 968
14'. Total number present (total for all sessions).....	857, 263	822, 810	1, 680, 073	134, 218	144, 011	278, 229	114	8, 780	4, 067	4, 066	8, 133	995, 662	979, 667	1, 975, 329
15'. Total number absent (total for all sessions).....	59, 268	62, 808	122, 076	7, 981	10, 815	18, 796	2	240	295	230	525	67, 546	74, 093	141, 639
16. Total number times tardy (total for all sessions).....	3, 125	2, 299	5, 424	1, 337	1, 269	2, 606	.....	20	18	2	20	4, 480	3, 590	8, 070
17. Whole number pupils enrolled.....	16, 774	16, 241	33, 015	2, 579	2, 808	5, 387	2	160	81	77	158	19, 436	19, 286	38, 722
13. Average number belonging.....	15, 802.2	15, 269.3	31, 071.5	2, 451.7	2, 669.4	5, 121.1	2.0	155.5	75.2	74.0	149.2	18, 331.2	18, 168.2	36, 499.4
14. Average attendance.....	14, 780.4	14, 186.4	28, 966.8	2, 314.1	2, 482.9	4, 797.0	1.9	151.4	70.1	70.1	140.2	17, 166.6	16, 890.8	34, 057.4
15. Average absence.....	1, 021.8	1, 082.9	2, 104.7	137.6	186.5	324.1	.1	4.1	5.1	3.9	9.0	1, 164.6	1, 277.4	2, 442.0
I. Per cent of attendance.....	.....	.....	93.2	.....	.....	93.7	.....	.....	.....	.....	93.9	.....	.....	93.3
II. Per cent of absence.....	.....	.....	6.8	.....	.....	6.3	.....	.....	.....	.....	6.1	.....	.....	6.7
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....	167	133	300	16	6	22	.....	.....	.....	.....	.....	183	139	322
Y. No. A of this report + No. 17 of last report..	19, 093	18, 698	37, 791	2, 749	3, 023	5, 772	2	167	169	83	173	21, 934	21, 971	43, 905
Z. No. 3 of this report + No. 8 of this report..	2, 319	2, 457	4, 776	170	215	385	.....	7	7	6	15	2, 498	2, 685	5, 183

SIXTH REPORT, ENDING JUNE 21, 1916.

12'. Number belonging on the last school day last report.....	15, 569	14, 967	30, 536	2, 390	2, 628	5, 018	2	154	71	75	146	18, 032	17, 824	35, 856
1. Entries from last semester on first day this semester.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. Entries from last semester since first day this semester.....	16	12	28	1	1	2	.....	.....	.....	.....	.....	17	13	30
3. Reentry those temporarily discharged.....	2, 294	2, 384	4, 678	159	169	328	.....	4	11	5	16	2, 464	2, 562	5, 026
4. Entries by transfer from other Washington public schools and from self.....	232	214	446	4	2	6	.....	.....	.....	1	1	236	217	453
5. Entries from private schools.....	8	8	16	1	.....	1	.....	.....	.....	.....	.....	9	8	17
6. Entries from all other sources.....	93	97	190	6	3	9	.....	.....	.....	.....	.....	99	100	199
A. Total number admitted.....	2, 643	2, 715	5, 358	171	175	346	.....	4	11	6	17	2, 825	2, 900	5, 725

Attendance of white pupils in the public schools of the District of Columbia, 1915-16—Continued.

SIXTH REPORT, ENDING JUNE 21, 1916—Continued.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
7. Temporary discharges.....	2,443	2,401	4,844	206	192	398	.....	.....	.....	10	6	16	2,659	2,601	5,620
8. Transferred to other Washington public schools and to self.....	230	219	449	4	1	5	.....	.....	.....	2	1	3	236	221	457
9. Discharged to private schools.....	12	9	21	1	1	2	.....	.....	.....	.....	.....	.....	13	10	23
10. Discharged to work.....	115	12	127	107	21	128	.....	.....	.....	3	1	4	225	34	259
11. Discharged for any other cause.....	395	329	724	60	90	150	.....	.....	.....	1	2	3	456	426	882
B. Total number discharged.....	3,195	2,970	6,165	378	305	683	.....	.....	.....	16	10	26	3,589	3,292	6,881
12. Number belonging on the last school day this report.....	15,017	14,712	29,729	2,183	2,498	4,681	2	151	153	66	71	137	17,268	17,432	34,700
V. Number of sessions school open (average).	72	72	72	72	72	72	70	70	70	72	72	72	72	72	72
13'. Total number belonging (total for all sessions).....	1,106,495	1,076,722	2,183,217	164,419	183,179	347,598	140	10,758	10,898	4,880	5,120	10,000	1,275,934	1,275,779	2,551,713
14'. Total number present (total for all sessions).....	1,034,828	1,007,833	2,042,661	155,805	171,856	327,661	140	10,496	10,636	4,580	4,830	9,410	1,195,353	1,195,015	2,390,368
15'. Total number absent (total for all sessions).....	71,667	68,889	140,556	8,614	11,323	19,937	.....	262	262	300	290	590	80,581	80,764	161,345
16. Total number times tardy (total for all sessions).....	3,605	2,199	5,804	1,357	1,335	2,692	2	36	38	3	3	6	4,967	3,573	8,540
17. Whole number pupils enrolled.....	16,893	16,353	33,246	2,587	2,813	5,400	2	160	162	79	77	156	19,561	19,403	38,964
13. Average number belonging.....	15,368.0	14,954.4	30,322.4	2,283.6	2,544.1	4,827.7	2.0	153.6	155.6	67.7	71.1	138.8	17,921.3	17,718.1	35,440.4
14. Average attendance.....	14,372.6	13,997.7	28,370.3	2,163.9	2,386.9	4,550.8	2.0	149.9	151.9	63.6	67.1	130.7	16,602.1	16,597.4	33,199.5
15. Average absence.....	995.4	956.7	1,952.1	119.9	157.2	276.9	.....	3.7	3.7	4.1	4.0	8.1	1,119.2	1,121.7	2,240.9
I. Per cent of attendance.....	.....	.....	93.6	.....	.....	94.3	.....	.....	97.6	.....	.....	94.1	.....	.....	93.7
II. Per cent of absence.....	.....	.....	6.4	.....	.....	5.7	.....	.....	2.4	.....	.....	5.9	.....	.....	6.3
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....	101	105	206	7	3	10	.....	.....	.....	.....	.....	.....	108	108	216
Y. No. A of this report + No. 17 of last report.....	19,417	18,956	38,373	2,740	2,983	5,723	2	164	166	92	83	175	22,261	22,186	44,447
Z. No. 3 of this report + No. 8 of this report.....	2,524	2,603	5,127	163	170	333	.....	4	4	13	6	19	2,700	2,783	5,483

Attendance of colored pupils in the public schools of the District of Columbia, 1915-16.

FIRST REPORT, ENDING OCT. 29, 1915.

	Elementary.			Secondary			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
12. Number belonging on the last school day last report.....															
1. Entries from last semester on first day this semester.....	5,193	6,086	11,279	516	912	1,428	4	127	131	39	66	105	5,752	7,191	12,943
2. Entries from last semester since first day this semester.....	874	854	1,728	84	78	162	2	11	13	16	58	74	976	1,001	1,977
3. Reentry those temporarily discharged.....	126	137	263	38	34	72		3	3				164	174	338
4. Entries by transfer from other Washington public schools and from self.....	359	378	737	3	3	6				16	23	39	378	404	782
5. Entries from private schools.....	13	12	25	13	6	19	1	2	3		1	1	27	21	48
6. Entries from all other sources.....	976	1,043	2,019	18	12	30		3	3	14	40	54	1,008	1,098	2,106
A. Total number admitted.....	7,541	8,510	16,051	672	1,045	1,717	7	146	153	85	188	273	8,305	9,889	18,194
7. Temporary discharges.....	272	266	538	76	82	158		3	3	1	11	12	349	362	711
8. Transferred to other Washington public schools and to self.....	341	366	707	1	2	3				1		1	343	368	711
9. Discharged to private schools.....	3	5	8	1		1							4	5	9
10. Discharged to work.....	7	5	12					1	1	1		1	8	6	14
11. Discharged for any other cause.....	31	38	69	1	4	5		1	1		1	1	32	44	76
B. Total number discharged.....	654	680	1,334	79	88	167		5	5	3	12	15	736	785	1,521
12. Number belonging on the last school day this report.....	6,887	7,830	14,717	593	957	1,550	7	141	148	82	176	258	7,569	9,104	16,673
V. Number of sessions school open (average).	58	58	58	58	58	58		58	58	58	58	58	58	58	58
13. Total number belonging (total for all sessions).....	380,263	435,054	815,317	33,886	56,116	90,002	312	8,114	8,426	4,497	8,660	13,157	418,958	507,944	926,902
14. Total number present (total for all sessions).....	363,827	418,082	781,909	31,892	53,074	84,966	312	7,939	8,251	4,167	8,190	12,357	400,198	487,285	887,483
15. Total number absent (total for all sessions).....	16,436	16,972	33,408	1,994	3,042	5,036		175	175	330	470	800	18,760	20,659	39,419
16. Total number times tardy (total for all sessions).....	648	538	1,186	263	271	534	1	13	14	9	15	24	921	837	1,758
17. Whole number pupils enrolled.....	7,074	8,007	15,081	633	1,009	1,642	7	143	150	84	188	272	7,798	9,347	17,145
13. Average number belonging.....	6,556.2	7,500.9	14,057.1	584.2	967.5	1,551.7	5.4	139.8	145.2	77.5	149.3	226.8	7,223.4	8,757.6	15,981.0
14. Average attendance.....	6,272.8	7,208.3	13,481.1	549.9	915.0	1,464.9	5.4	136.8	142.2	71.8	141.2	213.0	6,900.0	8,401.4	15,301.4
15. Average absence.....	283.4	292.6	576.0	34.3	52.5	86.8		3.0	3.0	5.7	8.1	13.8	323.4	356.2	679.6
I. Per cent of attendance.....			96.0			94.4			97.9			93.9			95.7
II. Per cent of absence.....			4.0			5.6			2.1			6.1			4.3

Attendance of colored pupils in the public schools of the District of Columbia, 1915-16—Continued.

FIRST REPORT, ENDING OCT. 29, 1915—Continued.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....	7,541	8,510	16,051	672	1,045	1,717	7	146	153	85	188	273	8,305	9,889	18,194
Y. No. A of this report+No. 17 of last report..	467	503	970	39	36	75	.....	3	3	1	.....	1	507	542	1,049
Z. No. 3 of this report+No. 8 of this report....															

SECOND REPORT, ENDING DEC. 10, 1915.

12'. Number belonging on the last school day last report.....	6,887	7,830	14,717	593	957	1,550	7	141	148	82	176	258	7,569	9,104	16,673
1. Entries from last semester on first day this semester.....															
2. Entries from last semester since first day this semester.....	94	80	174	1	3	4	.....	.....	.....	5	9	14	100	92	192
3. Reentry those temporarily discharged.....	301	278	579	38	64	102	.....	2	2	.....	7	7	339	351	690
4. Entries by transfer from other Washington public schools and from self.....	311	273	584	.....	1	1	.....	.....	.....	6	5	11	317	279	596
5. Entries from private schools.....	1	1	2	1	.....	1	.....	.....	.....	.....	.....	.....	2	1	3
6. Entries from all other sources.....	194	174	368	.....	2	2	.....	1	1	14	12	26	208	189	397
A. Total number admitted.....	901	806	1,707	40	70	110	.....	3	3	25	33	58	966	912	1,878
7. Temporary discharges.....															
8. Transferred to other Washington public schools and to self.....	508	525	1,033	64	90	154	.....	5	5	3	18	21	575	638	1,213
9. Discharged to private schools.....	322	293	615	3	2	5	.....	.....	.....	.....	1	1	325	296	621
10. Discharged to work.....	3	2	5	.....	1	1	.....	.....	.....	.....	.....	.....	3	3	6
11. Discharged for any other cause.....	7	5	12	2	2	4	.....	.....	.....	2	.....	2	11	7	18
	39	44	83	3	.....	3	.....	1	1	3	3	6	45	48	93
B. Total number discharged.....															
	879	869	1,748	72	95	167	.....	6	6	8	22	30	959	992	1,951
12. Number belonging on the last school day this report.....	6,909	7,767	14,676	561	932	1,493	7	138	145	99	187	286	7,576	9,024	16,600

V. Number of sessions school open (average)...	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
13'. Total number belonging (total for all sessions)	362, 019	408, 134	770, 153	30, 393	49, 737	80, 130	364	7, 320	7, 684	4, 864	9, 623	14, 487	397, 640	474, 814	872, 454
14'. Total number present (total for all sessions)	342, 340	387, 076	729, 416	28, 318	46, 858	75, 176	362	7, 141	7, 503	4, 454	8, 879	13, 333	375, 474	449, 954	825, 428
15'. Total number absent (total for all sessions)	19, 679	21, 058	40, 737	2, 075	2, 879	4, 954	2	179	181	410	744	1, 154	22, 166	24, 860	47, 026
16. Total number times tardy (total for all sessions)	876	897	1, 773	321	312	633	.....	20	20	11	16	27	1, 208	1, 245	2, 453
17. Whole number pupils enrolled	7, 352	8, 242	15, 594	632	1, 013	1, 645	7	144	151	109	213	322	8, 100	9, 612	17, 712
13. Average number belonging	6, 961.9	7, 848.7	14, 810.6	584.5	956.4	1, 540.9	7.0	140.7	147.7	93.5	185.0	278.5	7, 646.9	9, 131.0	16, 777.9
14. Average attendance	6, 583.5	7, 443.7	14, 027.2	544.6	901.1	1, 445.7	6.9	137.3	144.2	85.7	170.7	256.4	7, 220.7	8, 652.9	15, 873.6
15. Average absence	378.4	405.0	783.4	39.9	55.3	95.2	.1	3.4	3.5	7.8	14.3	22.1	426.2	478.1	904.3
I. Per cent of attendance	.....	.....	94.7	.....	.....	93.8	.....	.....	97.6	.....	.....	92.0	.....	.....	94.6
II. Per cent of absence	.....	.....	5.3	.....	.....	6.2	.....	.....	2.4	.....	.....	8.0	.....	.....	5.3
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Y. No. A of this report+No. 17 of last report...	7, 975	8, 813	16, 788	673	1, 079	1, 752	7	146	153	109	221	330	8, 764	10, 259	19, 023
Z. No. 3 of this report+No. 8 of this report...	623	571	1, 194	41	66	107	.....	2	2	.....	8	8	664	647	1, 311

THIRD REPORT, ENDING JAN. 31, 1916.

12'. Number belonging on the last school day last report.....	6,909	7,767	14,676	561	932	1,493	7	138	145	99	187	286	7,576	9,024	16,600
1. Entries from last semester on first day this semester.....															
2. Entries from last semester since first day this semester.....	24	33	57												
3. Reentries those temporarily discharged.....	627	737	1,364	65	103	168		12	12		1	1	24	34	58
4. Entries by transfer from other Washington public schools and from self.....	92	87	179	1	1	2				4	3	7	97	91	188
5. Entries from private schools.....	2	4	6	1		1				1		1	4	4	8
6. Entries from all other sources.....	83	79	162		1	1				3	4	7	86	84	180
A. Total number admitted.....	828	940	1,668	67	105	172		12	12	8	23	31	903	1,080	1,983
7. Temporary discharges.....	729	813	1,542	88	138	226		12	12	2	28	30	819	991	1,810
8. Transferred to other Washington public schools and to self.....	94	89	183	2	3	5					1	1	96	93	189
9. Discharged to private schools.....	3	6	9										3	6	9
10. Discharged to work.....	17	5	22	2	4	6					6	6	19	15	34
11. Discharged for any other cause.....	49	64	113	5		5					2	2	54	66	120
B. Total number discharged.....	892	977	1,869	97	145	242		12	12	2	37	30	991	1,171	2,162
12. Number belonging on the last school day this report.....	6,845	7,730	15,575	531	892	1,423	7	138	145	105	173	278	7,488	8,933	16,421

Attendance of colored pupils in the public schools of the District of Columbia, 1915-16—Continued.

THIRD REPORT, ENDING JAN. 31, 1915—Continued.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
V. Number of sessions school open (average)...	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
13'. Total number belonging (total for all sessions).....	409,376	461,819	871,195	33,374	54,137	87,511	420	8,206	8,626	6,081	10,385	16,466	449,251	534,547	983,798
14'. Total number present (total for all sessions).....	381,504	430,902	812,406	30,828	50,124	80,952	418	7,830	8,248	5,514	9,501	15,015	418,264	498,357	916,621
15'. Total number absent (total for all sessions).....	27,872	30,917	58,789	2,546	4,013	6,559	2	376	378	567	884	1,451	30,987	36,190	67,177
16. Total number times tardy (total for all sessions).....	962	954	1,916	314	364	678		23	23	11	15	26	1,287	1,356	2,643
17. Whole number pupils enrolled.....	7,459	8,356	15,815	632	1,012	1,644	7	144	151	117	220	337	8,215	9,732	17,947
13. Average number belonging.....	6,822.9	7,697.0	14,519.9	556.2	902.3	1,458.5	7.0	136.7	143.7	111.4	173.0	274.4	7,487.5	8,909.1	16,396.6
14. Average attendance.....	6,358.4	7,181.7	13,540.1	513.8	835.4	1,349.2	6.9	130.5	137.4	91.9	158.3	250.2	6,971.1	8,305.9	15,277.0
15. Average absence.....	464.5	515.3	979.8	42.4	66.9	109.3	.1	6.2	6.3	9.5	14.7	24.2	516.4	603.2	1,119.6
I. Per cent of attendance.....			93.3			92.5			95.6			91.2			93.2
II. Per cent of ab(ence).....			6.7			7.5			4.4			8.2			6.8
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....															
Y. No. A of this report + No. 17 of last report.....	8,180	9,182	17,362	699	1,118	1,817	7	156	163	117	236	353	9,003	10,692	19,695
Z. No. 3 of this report + No. 8 of this report.....	721	826	1,547	67	106	173		12	12		16	16	788	960	1,748

FOURTH REPORT, ENDING MAR. 10, 1916.

12'. Number belonging on the last school day last report.....															
1. Entries from last semester on first day this semester.....	6,417	7,226	13,643	621	1,000	1,621	7	133	140	84	161	245	7,129	8,520	15,649
2. Entries from last semester since first day this semester.....	449	409	858	23	40	63		3	3	6	16	22	478	468	946
3. Reentry those temporarily discharged.....	249	248	497	29	55	84		1	1				278	304	582
4. Entries by transfer from other Washington public schools and from self.....	218	229	447	2	3	5				15	24	39	235	256	491
5. Entries from private schools.....	1	1	2							1		1	2	1	3
6. Entries from all other sources.....	134	117	251	4	5	9				4	9	13	142	131	273
A. Total number admitted.....	7,468	8,230	15,698	679	1,103	1,782	7	137	144	110	210	320	8,264	9,680	17,944

7. Temporary discharges.....	470	481	951	57	98	155	4	4	14	14	527	597	1,124
8. Transferred to other Washington public schools and to self.....	237	244	481	1	3	4					238	243	485
9. Discharged to private schools.....	4	5	9								4	5	9
10. Discharged to work.....	3	2	5	2		2			3	3	5	5	10
11. Discharged for any other cause.....	32	36	68		1	1		1	1	1	33	38	71
B. Total number discharged.....	746	768	1,514	60	102	162	1	4	18	18	807	892	1,699
12. Number belonging on the last school day this report.....	6,722	7,462	14,184	619	1,001	1,620	6	133	192	302	7,457	8,788	16,245
V. Number of sessions school open (average)...	56	56	56	56	56	56	56	56	56	56	56	56	56
13'. Total number belonging (total for all sessions).....	375,139	417,738	792,877	35,436	56,810	92,246	342	7,522	10,138	15,632	416,411	492,208	908,619
14'. Total number present (total for all sessions).....	354,697	395,203	749,900	33,176	53,381	86,557	328	7,347	9,490	14,672	393,383	465,421	858,804
15'. Total number absent (total for all sessions).....	20,442	22,535	42,977	2,260	3,429	5,689	14	175	648	960	23,028	26,787	49,815
16. Total number times tardy (total for all sessions).....	836	716	1,552	239	428	667		3	14	16	1,077	1,161	2,238
17. Whole number pupils enrolled.....	6,982	7,738	14,720	649	1,045	1,694	7	136	210	320	7,748	9,129	16,877
13. Average number belonging.....	6,698.9	7,459.6	14,158.5	632.8	1,014.4	1,547.2	6.1	134.1	181.0	279.1	7,435.9	8,789.4	16,225.3
14. Average attendance.....	6,333.9	7,057.2	13,391.1	592.4	953.2	1,545.6	5.9	131.0	169.5	262.0	7,024.7	8,311.1	15,335.8
15. Average absence.....	365.0	402.4	767.4	40.4	61.2	101.6	.2	3.1	11.5	17.1	411.2	478.3	889.5
I. Per cent of attendance.....			94.6			93.8				93.8			94.5
II. Per cent of absence.....			5.4			6.2				6.2			5.5
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....	135	118	253	4	5	9			5	9	144	132	17
Y. No. A of this report+No. 17 of last report.....	7,468	8,230	15,698	679	1,103	1,782	7	137	210	320	8,264	9,680	17,1
Z. No. 3 of this report+No. 8 of this report.....	486	492	978	30	58	88		1			516	551	1,1

FIFTH REPORT, ENDING APR. 20, 1916.

12'. Number belonging on the last school day last report.....	6,722	7,462	14,184	619	1,001	1,620	6	133	192	302	7,457	8,788	16,245
1. Entries from last semester on first day this semester.....													
2. Entries from last semester since first day this semester.....	73	61	134		5	5		1			73	67	140
3. Reentry those temporarily discharged.....	479	492	971	60	83	143		3	11	11	539	589	1,128
4. Entries by transfer from other Washington public schools and from self.....	122	90	212				1		1	2	123	91	214
5. Entries from private schools.....		2	2									2	2
6. Entries from all other sources.....	84	62	146	2		2		1	3	4	87	66	153
A. Total number admitted.....	758	707	1,465	62	88	150		5	15	17	822	815	1,637

Attendance of colored pupils in the public schools of the District of Columbia, 1915-16—Continued.

FIFTH REPORT, ENDING APR. 20, 1916.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
7. Temporary discharges.....	642	608	1,250	86	113	199	.....	4	4	1	18	19	729	743	1,472
8. Transferred to other Washington public schools and to self.....	138	91	229	1	1	2	.....	1	1	.....	.....	.....	139	93	232
9. Discharged to private schools.....	4	1	5	.....	.....	.....	.....	.....	.....	.....	.....	.....	4	1	5
10. Discharged to work.....	20	6	26	4	.....	4	.....	.....	.....	.....	.....	.....	24	6	30
11. Discharged for any other cause.....	60	57	117	.....	6	6	.....	.....	.....	1	4	5	61	67	128
B. Total number discharged.....	864	763	1,627	91	120	211	.....	5	5	2	22	24	957	910	1,867
12. Number belonging on the last school day this report.....	6,616	7,406	14,022	590	969	1,559	6	133	139	110	185	295	7,322	8,693	16,015
Y. Number of sessions school open (average).	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58
13'. Total number belonging (total for all sessions).....	387,699	431,747	819,446	35,099	56,958	92,057	348	7,718	8,066	6,360	10,957	17,317	429,506	507,380	936,886
14'. Total number present (total for all sessions).....	364,210	406,673	770,883	32,486	53,253	85,739	344	7,516	7,860	5,892	10,145	16,037	402,932	477,587	880,519
15'. Total number absent (total for all sessions).....	23,489	25,074	48,563	2,613	3,705	6,318	4	202	206	468	812	1,280	26,574	29,793	56,367
16. Total number times tardy (total for all sessions).....	798	715	1,513	269	424	693	.....	.....	.....	10	9	19	1,077	1,148	2,225
17. Whole number pupils enrolled.....	7,123	7,862	14,985	650	1,049	1,699	7	137	144	112	214	326	7,892	9,262	17,154
13. Average number belonging.....	6,684.4	7,443.9	14,128.3	605.1	982.0	1,587.1	6.0	133.0	139.0	109.6	188.9	298.5	7,405.3	8,747.9	16,153.2
14. Average attendance.....	6,279.4	7,011.6	13,291.0	560.1	918.1	1,478.2	5.9	129.6	135.5	101.6	174.9	276.5	6,947.1	8,234.3	15,181.4
15. Average absence.....	405.0	432.3	837.3	45.0	63.9	108.9	.1	3.4	3.5	8.0	14.0	22.0	458.2	513.6	971.8
I. Per cent of attendance.....	.....	.....	94.1	.....	.....	93.1	.....	.....	97.4	.....	.....	92.6	.....	.....	94.0
II. Per cent of absence.....	.....	.....	5.9	.....	.....	6.9	.....	.....	2.6	.....	.....	7.4	.....	.....	6.0
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....	84	64	148	2	.....	2	.....	1	1	1	3	4	87	68	155
Y. No. A of this report + No. 17 of last report.....	7,740	8,445	16,185	711	1,133	1,844	7	141	148	112	225	337	8,570	9,944	18,514
Z. No. 3 of this report + No. 8 of this report.....	617	583	1,200	61	84	145	.....	4	4	.....	11	11	678	682	1,360

SIXTH REPORT, ENDING JUNE 21, 1916.

	6,616	7,406	14,022	590	969	1,559	6	133	139	110	185	295	7,322	8,693	16,015
12. Number belonging on the last school day last report.....															
1. Entries from last semester on first day this semester.....															
2. Entries from last semester since first day this semester.....	26	28	54					1	1				26	29	55
3. Reentry those temporarily discharged.....	578	476	1,054	50	82	132		2	2		13	13	628	573	1,201
4. Entries by transfer from other Washington public schools and from self.....	67	49	116							1	1	2	68	50	118
5. Entries from private schools.....		1	1											1	1
6. Entries from all other sources.....	33	31	64		1								33	32	65
A. Total number admitted.....	704	585	1,289	50	83	133		3	3	1	14	15	755	685	1,440
7. Temporary discharges.....	669	576	1,245	69	99	168		3	3		17	17	738	695	1,433
8. Transferred to other Washington public schools and to self.....	69	44	113		1	1							69	45	114
9. Discharged to private schools.....	2	1	3										2	1	3
10. Discharged to work.....	28	7	35	3		3				3	2	5	34	9	43
11. Discharged for any other cause.....	88	83	171	2	3	5				1	8	9	91	94	185
B. Total number discharged.....	856	711	1,567	74	103	177		3	3	4	27	31	934	844	1,778
12. Number belonging on the last school day this report.....	6,464	7,280	13,744	566	949	1,515	6	133	139	107	172	279	7,143	8,534	15,677
V. Number of sessions school open (average).															
13. Total number belonging (total for all sessions).....	467,999	526,410	994,409	41,406	69,298	110,704	432	9,576	10,008	7,734	12,682	20,416	517,571	617,966	1,135,537
14. Total number present (total for all sessions).....	439,941	498,472	938,413	38,732	64,984	103,716	428	9,416	9,844	6,965	11,194	18,159	486,066	584,066	1,070,132
15. Total number absent (total for all sessions).....	28,058	27,938	55,996	2,674	4,314	6,988	4	160	164	769	1,488	2,257	31,505	33,900	65,405
16. Total number times tardy (total for all sessions).....	702	579	1,281	194	450	644				4	8	12	900	1,037	1,937
17. Whole number pupils enrolled.....	7,180	7,927	15,107	650	1,049	1,699	7	138	145	113	215	328	7,950	9,329	17,279
13. Average number belonging.....	6,500.0	7,311.2	13,811.2	575.1	962.4	1,527.5	6.0	133.0	139.0	107.4	176.1	283.5	7,188.5	8,582.8	15,771.3
14. Average attendance.....	6,110.3	6,923.2	13,033.5	538.0	902.5	1,440.5	5.9	130.8	136.7	96.7	155.5	252.2	6,750.9	8,112.0	14,862.9
15. Average absence.....	389.7	388.0	777.7	37.1	59.9	97.0	.1	2.2	2.3	10.7	20.6	31.3	437.6	470.8	908.4
I. Per cent of attendance.....			94.4			93.7									94.2
II. Per cent of absence.....			5.6			6.3									5.8
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....															
Y. No. A of this report + No. 17 of last report.....	33	32	65		1	1							33	33	66
Z. No. 3 of this report + No. 8 of this report.....	7,827	8,447	16,274	700	1,132	1,832	7	140	147	113	228	341	8,647	9,947	18,594
	647	520	1,167	50	83	133		2	2		13	13	697	618	1,315

Summary of attendance of white and colored pupils in the public schools of the District of Columbia, 1915-16.

FIRST REPORT, ENDING OCT. 29, 1915.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
12'. Number belonging on the last school day last report.....															
1. Entries from last semester on first day this semester.....	18,660	19,223	37,883	2,759	3,378	6,137	5	283	288	106	140	246	21,530	23,024	45,554
2. Entries from last semester since first day this semester.....	1,525	1,422	2,947	174	166	340	2	14	16	21	60	81	1,722	1,662	3,384
3. Reentry those temporarily discharged.....	874	793	1,667	105	113	218		4	4	5	5	10	984	915	1,899
4. Entries by transfer from other Washington public schools and from self.....	1,053	932	1,985	53	24	77				17	23	40	1,123	979	2,102
5. Entries from private schools.....	149	139	288	36	30	66	1	2	3		1	1	186	172	358
6. Entries from all other sources.....	3,332	3,404	6,736	99	102	201	1	16	17	14	40	54	3,446	3,562	7,008
A. Total number admitted.....	35,593	25,913	51,506	3,226	3,813	7,039	9	319	328	163	269	432	28,991	30,314	59,305
7. Temporary discharges.....	1,379	1,306	2,685	180	208	388		4	4	6	16	22	1,565	1,534	3,099
8. Transferred to other Washington public schools and to self.....	1,016	891	1,907	22	19	41				3		3	1,041	910	1,951
9. Discharged to private schools.....	20	23	43	4	3	7							24	26	50
10. Discharged to work.....	33	16	49	19	3	22			1	2	1	3	54	21	75
11. Discharged for any other cause.....	116	142	258	15	23	38		3	3		1	1	131	169	300
B. Total number discharged.....	2,564	2,378	4,942	240	256	496		8	8	11	18	29	2,815	2,660	5,475
12. Number belonging on the last school day this report.....	23,029	23,535	46,564	2,986	3,557	6,543	.9	311	320	152	251	403	26,176	27,654	53,830
V. Number of sessions school open (average).	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58
13'. Total number belonging (total for all sessions).....	1,309,297	1,339,550	2,648,847	173,377	207,079	380,456	428	14,946	18,374	8,455	13,030	21,485	1,491,557	1,577,605	3,069,162
14'. Total number present (total for all sessions).....	1,247,524	1,279,344	2,526,868	166,642	198,122	364,764	428	17,661	18,089	7,949	12,297	20,246	1,422,543	1,507,424	2,929,967
15'. Total number absent (total for all sessions).....	61,773	60,206	121,979	6,735	8,957	15,692		285	285	506	733	1,239	69,014	70,181	139,195
16. Total number times tardy (total for all sessions).....	3,283	2,334	5,617	986	919	1,905	2	38	40	11	20	31	4,282	3,311	7,593
17. Whole number of pupils enrolled.....	23,703	24,229	47,932	3,099	3,681	6,780	9	315	324	155	264	419	26,966	28,489	55,455
13. Average number belonging.....	22,574.0	23,095.7	45,669.7	2,989.2	3,570.3	6,559.5	7.3	309.4	316.7	145.8	224.6	370.4	25,716.5	27,200.0	52,916.5
14. Average attendance.....	21,509.0	22,057.7	43,566.7	2,873.1	3,415.9	6,289.0	7.3	304.5	311.8	137.1	212.0	349.1	24,526.6	25,990.0	50,516.6

15. Average absence.....	1,065.0	1,038.0	2,103.0	116.1	154.4	280.5	4.9	8.7	12.6	21.3	1,189.9	1,210.0	2,399.9
I. Per cent of attendance.....			95.4			95.9	98.4			94.2			95.5
II. Per cent of absence.....			4.6			4.1	1.6			5.8			4.5
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....													
Y. No. A of this report+No. 17 of last report..	25,593	25,913	51,506	3,226	3,813	7,039	328	163	269	432	28,991	30,314	59,305
Z. No. 3 of this report+No. 8 of this report..	1,890	1,684	3,574	127	132	259	4	8	5	13	2,025	1,825	3,850

SECOND REPORT, ENDING DEC. 10, 1915.

12'. Number belonging on the last school day last report.....	23,029	23,535	46,564	2,986	3,557	6,543	9	311	320	152	251	403	26,176	27,654	53,830
1. Entries from last semester on first day this semester.....															
2. Entries from last semester since first day this semester.....	169	138	307	9	6	15									337
3. Reentry those temporarily discharged.....	1,505	1,562	3,067	131	162	293	5		5	6	9	15	184	1,738	3,380
4. Entries by transfer from other Washington public schools and from self.....	769	646	1,415	5	6	11				7	7	14	781	659	1,440
5. Entries from private schools.....	21	18	39	2	2	4							23	20	43
6. Entries from all other sources.....	471	438	909	14	10	24	1		1	14	12	26	499	461	960
A. Total number admitted.....	2,935	2,802	5,735	161	186	347		6	6	33	37	70	3,129	3,031	6,160
7. Temporary discharges.....															
8. Transferred to other Washington public schools and to self.....	2,212	2,312	4,524	179	232	411	1	10	11	10	25	35	2,402	2,579	4,981
9. Discharged to private schools.....	770	680	1,450	7	8	15				1	2	3	778	690	1,468
10. Discharged to work.....	19	22	41	2	5	7							21	27	48
11. Discharged for any other cause.....	40	17	57	42	13	55				3	1	4	85	31	116
	146	168	314	25	16	41		3	3	3	4	7	174	191	365
B. Total number discharged.....	3,187	3,199	6,386	255	274	529	1	13	14	17	32	49	3,460	3,518	6,978
12. Number belonging on the last school day this report.....	22,777	23,138	45,915	2,892	3,469	6,361	8	304	312	168	256	424	25,845	27,167	53,012
V. Number of sessions school open (average).....															
13'. Total number belonging (total for all sessions).....	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
14'. Total number present (total for all sessions).....	1,202,762	1,225,442	2,428,204	154,093	183,837	337,930	464	15,970	16,434	8,421	13,327	21,748	1,365,740	1,438,576	2,804,316
15'. Total number absent (total for all sessions).....	1,139,165	1,159,893	2,299,058	147,569	174,344	321,913	464	15,621	16,085	7,846	12,471	20,317	1,295,042	1,362,329	2,657,371
16. Total number times tardy (total for all sessions).....	63,597	65,549	129,146	6,524	9,493	16,017	2	349	351	575	856	1,431	70,698	76,247	146,945
17. Whole number pupils enrolled.....	4,454	3,585	8,039	1,473	1,552	3,025		37	37	16	18	34	5,943	5,192	11,135
13. Average number belonging.....	24,363	24,789	49,152	3,122	3,697	6,819	9	316	325	181	290	471	27,675	29,092	56,767
14. Average attendance.....	23,130.0	23,566.2	46,696.2	2,963.3	3,535.3	6,498.6	8.9	307.1	316.0	161.9	256.2	418.2	26,264.2	27,664.9	53,929.1
	21,907.0	22,305.6	44,212.6	2,837.8	3,352.8	6,190.6	8.9	300.4	309.3	150.9	239.8	390.7	24,904.7	26,198.6	51,103.3

Summary of attendance of white and colored pupils in the public schools of the District of Columbia, 1915-16—Continued.
SECOND REPORT, ENDING DEC. 10, 1915—Continued.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
15. Average absence.....	1,223.0	1,260.6	2,483.6	125.5	182.5	308.0	.....	.....	.....	6.7	11.0	16.4	27.5	1,359.5	2,825.8
I. Per cent of attendance.....	.....	.....	94.7	.....	.....	95.3	.....	.....	.....	.....	.....	.....	93.4	.....	94.8
II. Per cent of absence.....	.....	.....	5.3	.....	.....	4.7	.....	.....	.....	.....	.....	.....	6.6	.....	5.2
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Y. No. A of this report+No. 17 of last report.....	26,638	27,031	53,669	3,260	3,867	7,127	9	321	330	188	7	301	489	30,095	61,615
Z. No. 3 of this report+No. 8 of this report..	2,275	2,242	4,517	138	170	308	.....	5	5	.....	.....	11	18	2,420	4,848

THIRD REPORT, ENDING JAN. 31, 1916.

12'. Number belonging on the last school day last report.....	22,770	12,138	45,908	2,892	3,469	6,361	8	304	312	168	256	424	25,845	27,167	53,012
1. Entries from last semester on first day this semester.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. Entries from last semester since first day this semester.....	40	44	84	1	.....	1	.....	.....	.....	.....	.....	.....	41	45	86
3. Reentry those temporarily discharged.....	3,384	3,704	7,088	325	412	737	1	19	20	12	23	35	3,722	4,158	7,880
4. Entries by transfer from other Washington public schools and from self.....	303	268	571	4	3	7	.....	.....	.....	4	3	7	311	274	585
5. Entries from private schools.....	17	14	31	3	3	6	.....	.....	.....	1	.....	1	21	17	38
6. Entries from all other sources.....	305	297	602	10	10	20	.....	1	1	3	4	7	318	312	630
A. Total number admitted.....	4,049	4,327	8,376	343	428	771	1	20	21	20	31	51	4,413	4,806	9,219
7. Temporary discharges.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8. Transferred to other Washington public schools and to self.....	3,326	3,583	6,906	384	473	857	.....	18	18	11	32	43	3,721	4,106	7,827
9. Discharged to private schools.....	311	277	588	8	6	14	.....	.....	.....	1	.....	.....	320	285	605
10. Discharged to work.....	16	16	32	6	8	14	.....	.....	.....	.....	.....	.....	22	24	46
11. Discharged for any other cause.....	42	18	60	30	13	43	.....	.....	.....	.....	.....	6	72	37	109
B. Total number discharged.....	141	171	312	31	37	68	.....	2	2	.....	3	3	172	213	385
12. Number belonging on the last school day this report.....	3,836	4,065	7,901	459	537	996	.....	20	20	12	43	55	4,307	4,665	8,972
	22,990	23,400	46,390	2,776	3,360	6,136	9	304	313	176	244	420	25,951	27,308	53,259

V. Number of sessions school open (average).	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
13'. Total number belonging (total for all sessions).....	1,363,583	1,389,297	2,752,880	169,463	203,917	373,380	520	18,024	18,544	10,191	14,577	24,768	1,543,758	1,625,815	3,169,573					
14'. Total number present (total for all sessions).....	1,272,849	1,289,880	2,562,729	159,867	189,224	349,091	518	17,358	17,876	9,361	13,463	22,824	1,442,595	1,509,925	2,952,520					
15'. Total number absent (total for all sessions).....	90,734	99,417	190,151	9,596	14,693	24,289	2	666	668	831	1,114	1,945	101,163	115,890	217,053					
16. Total number times tardy (total for all sessions).....	5,198	4,265	9,463	1,768	2,024	3,792	1	57	58	17	20	37	6,984	6,366	12,350					
17. Whole number pupils enrolled.....	24,717	25,135	49,852	3,132	3,702	6,839	9	317	326	188	296	484	28,046	29,455	57,501					
13. Average number belonging.....	22,726.4	23,154.9	45,881.3	2,824.4	3,398.6	6,223.0	8.6	300.4	309.0	169.9	242.9	412.8	25,729.3	27,096.9	52,826.2					
14. Average attendance.....	21,214.2	21,498.0	42,120.2	2,664.5	3,153.7	5,818.2	8.6	289.3	297.9	156.0	224.4	380.4	24,043.2	25,165.4	49,208.6					
15. Average absence.....	1,512.2	1,656.9	3,169.1	159.9	244.9	404.8	.....	11.1	11.1	13.9	18.5	32.4	1,686.1	1,931.5	3,617.6					
I. Per cent of attendance.....	.....	.....	93.1	.....	.....	93.5	.....	.....	96.4	.....	.....	92.1	.....	.....	93.2					
II. Per cent of absence.....	.....	.....	6.9	.....	.....	6.5	.....	.....	3.6	.....	.....	7.9	.....	.....	6.8					
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....	28,412	29,116	57,528	3,465	4,125	7,590	10	336	346	201	321	522	32,088	33,898	65,986					
Y. No. A of this report+No. 17 of last report..	3,695	3,981	7,676	333	418	751	1	19	20	13	25	38	4,042	4,443	8,485					
Z. No. 3 of this report+No. 8 of this report..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

FOURTH REPORT, ENDING MAR. 10, 1916.

[illegible]

Summary of attendance of white and colored pupils in the public schools of the District of Columbia, 1915-16—Continued.
FOURTH REPORT, ENDING MAR. 10, 1916.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
V. Number of sessions school open (average).	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
13'. Total number belonging (total for all sessions).	1,267,088	1,281,483	2,548,571	175,840	210,089	385,929	452	16,340	16,792	9,948	14,380	24,328	1,453,328	1,522,292	2,975,620
14'. Total number present (total for all sessions).	1,198,349	1,207,122	2,405,471	167,951	197,590	365,541	430	15,881	16,311	9,407	13,594	23,001	1,376,137	1,434,187	2,810,324
15'. Total number absent (total for all sessions)	68,739	74,361	143,100	7,889	12,499	20,388	22	459	481	541	786	1,327	77,191	88,105	165,296
16. Total number times tardy (total for all sessions).	4,415	3,339	7,754	1,874	1,875	3,749	1	30	31	16	15	31	6,306	5,259	11,565
17. Whole number of pupils enrolled.	23,546	23,814	47,360	3,215	3,845	7,060	9	296	305	192	287	479	26,962	28,242	55,204
13. Average number belonging.	22,626.5	22,883.6	45,510.1	3,140.0	3,571.5	6,891.5	8.0	291.8	299.8	177.6	256.8	434.4	25,952.2	27,183.8	53,136.0
14. Average attendance.	21,399.1	21,555.7	42,954.8	2,999.1	3,528.4	6,527.5	7.6	283.6	291.2	167.9	242.8	410.7	24,573.8	25,610.5	50,184.3
15. Average absence.	1,227.4	1,327.9	2,555.3	140.9	223.1	364.0	.4	8.2	8.6	9.7	14.0	23.7	1,378.4	1,573.3	2,951.7
I. Per cent of attendance.	.....	.....	94.4	.....	.....	94.7	.....	.....	97.1	.....	.....	94.5	.....	.....	94.4
II. Per cent of absence.	.....	.....	5.6	.....	.....	5.3	.....	.....	2.9	.....	.....	5.5	.....	.....	5.6
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.	629	588	1,217	22	12	34	.....	.....	.....	6	9	15	657	609	1,266
Y. No. A of this report + No. 17 of last report.	25,519	25,965	51,484	3,345	4,022	7,367	10	303	313	201	288	489	29,075	30,578	59,653
Z. No. 3 of this report + No. 8 of this report.	1,973	2,151	4,124	130	177	307	1	7	8	9	1	10	2,113	2,336	4,449

FIFTH REPORT, ENDING APR. 20, 1916.

12'. Number belonging on the last school day last report.	22,605	22,811	45,416	3,103	3,706	6,809	8	289	297	191	265	456	25,907	27,071	52,978
1. Entries from last semester on first day this semester.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. Entries from last semester since first day this semester.	128	107	235	5	7	12	.....	1	1	.....	.....	.....	133	115	248
3. Reentry those temporarily discharged.	2,481	2,641	5,122	215	295	510	.....	10	10	8	17	25	2,704	2,963	5,667
4. Entries by transfer from other Washington public schools and from self.	427	384	811	7	3	10	.....	.....	.....	1	1	2	435	388	823
5. Entries from private schools.	10	6	16	5	.....	5	.....	.....	.....	.....	.....	.....	15	6	21
6. Entries from all other sources.	241	191	432	13	6	19	.....	1	1	1	3	4	255	201	456
A. Total number admitted.	3,287	3,329	6,616	245	311	556	.....	12	12	10	21	31	3,542	3,673	7,215
7. Temporary discharges.	2,974	3,150	6,124	284	348	632	.....	11	11	14	22	36	3,272	3,531	6,803

8. Transferred to other Washington public schools and to self.....	455	399	854	16	4	20	1	1	1	1	472	404	876
9. Discharged to private schools.....	16	15	31	1	8	9	.....	.....	.....	.....	17	23	40
10. Discharged to work.....	63	12	75	39	13	52	.....	.....	.....	.....	105	25	130
11. Discharged for any other cause.....	199	191	390	28	47	75	.....	.....	.....	.....	229	244	473
B. Total number discharged.....	3,707	3,767	7,474	368	420	788	.....	.....	.....	.....	4,095	4,227	8,322
12. Number belonging on the last school day this report.....	22,185	22,373	44,558	2,980	3,597	6,577	8	287	295	181	260	26,517	51,871
V. Number of sessions school open (average).....	58	58	58	58	58	58	58	58	58	58	58	58	58
13'. Total number belonging (total for all sessions).....	1,304,230	1,317,365	2,621,595	177,298	211,784	389,082	464	16,738	17,202	10,722	15,253	1,561,140	3,053,854
14'. Total number present (total for all sessions).....	1,221,473	1,229,483	2,450,956	166,704	197,264	363,968	458	16,296	16,754	9,959	14,211	1,457,254	2,855,848
15'. Total number absent (total for all sessions).....	82,757	87,882	170,639	10,594	14,520	25,114	6	442	448	763	1,042	103,886	189,006
16. Total number times tardy (total for all sessions).....	3,923	3,014	6,937	1,606	1,693	3,299	.....	20	20	28	11	4,738	10,295
17. Whole number pupils enrolled.....	23,897	24,103	48,000	3,229	3,857	7,086	.....	297	306	193	291	28,548	55,876
13. Average number belonging.....	22,486.7	22,713.2	45,199.9	3,056.8	3,651.4	6,708.3	8.0	288.5	296.5	184.8	263.0	26,916.2	52,652.6
14. Average attendance.....	21,059.9	21,197.8	42,257.9	2,874.2	3,401.1	6,275.3	7.9	280.9	288.8	171.7	245.0	25,124.0	49,238.7
15. Average absence.....	1,622.7	1,515.2	2,942.0	182.6	250.3	433.0	.1	7.6	7.7	13.1	18.0	1,791.2	3,413.9
I. Per cent of attendance.....	.....	.....	93.5	.....	.....	93.5	.....	.....	97.4	.....	.....	.....	93.5
II. Per cent of absence.....	.....	.....	6.5	.....	.....	6.5	.....	.....	2.6	.....	.....	.....	6.5
18. Number pupils (less transfers) enrolled each report second semester and not enrolled in any public school in Washington first semester.....	251	197	448	18	6	24	.....	1	1	1	3	207	477
Y. No. A of this report+No. 17 of last report..	26,833	27,143	53,976	3,460	4,156	7,616	9	308	317	202	308	31,915	62,419
Z. No. 3 of this report+No. 8 of this report..	2,936	3,040	5,976	231	299	530	.....	11	11	9	17	3,367	6,543

SIXTH REPORT, ENDING JUNE 21, 1916.

12'. Number belonging on the last school day last report.....	22,185	22,373	44,558	2,980	3,597	6,577	8	287	295	181	260	26,517	51,871
1. Entries from last semester on first day this semester.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. Entries from last semester since first day this semester.....	42	40	82	1	1	2	.....	1	1	.....	.....	42	85
3. Reentry those temporarily discharged.....	2,872	2,860	5,732	209	251	460	.....	6	6	11	18	3,092	6,227
4. Entries by transfer from other Washington public schools and from self.....	299	263	562	4	2	6	.....	.....	.....	1	2	304	571
5. Entries from private schools.....	8	9	17	1	.....	1	.....	.....	.....	.....	.....	9	18
6. Entries from all other sources.....	126	128	254	6	4	10	.....	.....	.....	.....	.....	132	264
A. Total number admitted.....	3,347	3,300	6,647	221	258	479	.....	7	7	12	20	3,580	7,165

Summary of attendance of white and colored pupils in the public schools of the District of Columbia, 1915-16—Continued.
SIXTH REPORT, ENDING JUNE 21, 1916—Continued.

	Elementary.			Secondary.			Normal.			Vocational.			Grand total.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
7. Temporary discharges.....	3,112	2,977	6,089	275	291	566	.....	.....	5	10	23	33	3,397	3,296	6,693
8. Transferred to other Washington public schools and to self.....	299	263	562	4	2	6	.....	.....	.....	2	1	3	305	266	571
9. Discharged to private schools.....	14	10	24	1	1	2	.....	.....	.....	.....	.....	.....	15	11	26
10. Discharged to work.....	143	19	162	110	21	131	.....	.....	.....	6	3	9	259	43	302
11. Discharged for any other cause.....	483	412	895	62	93	155	.....	.....	5	2	10	12	547	520	1,067
B. Total number discharged.....	4,051	3,681	7,732	452	408	860	.....	.....	10	20	37	57	4,523	4,136	8,659
12. Number belonging on the last school day this report.....	21,481	21,992	43,473	2,749	3,447	6,196	8	284	292	173	243	416	24,411	25,966	50,377
V. Number of sessions school open (average)...	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72
13'. Total number belonging (total for all sessions).....	1,574,494	1,603,132	3,177,626	205,825	252,477	458,302	572	20,334	20,906	12,614	17,802	30,416	1,793,505	1,893,745	3,687,250
14'. Total number present (total for all sessions).....	1,474,769	1,506,305	2,981,074	194,537	236,840	431,377	568	19,912	20,480	11,545	16,024	27,569	1,681,419	1,779,081	3,460,500
15'. Total number absent (total for all sessions).....	99,725	96,827	196,552	11,288	15,637	26,925	.....	422	426	1,069	1,778	2,847	112,086	114,664	226,750
16. Total number times tardy (total for all sessions).....	4,307	2,778	7,085	1,551	1,785	3,336	2	36	38	7	11	18	5,867	4,610	10,477
17. Whole number pupils enrolled.....	24,073	24,280	48,353	3,237	3,862	7,099	9	298	307	192	292	484	27,511	28,732	56,243
13. Average number belonging.....	21,867.9	22,265.7	44,133.6	2,858.7	3,506.6	6,365.3	7.9	282.4	290.3	175.2	247.2	422.4	24,909.8	26,302.0	51,211.8
14. Average attendance.....	20,482.9	20,920.9	41,403.8	2,701.9	3,289.4	5,991.3	7.8	276.6	284.4	160.4	222.5	382.9	23,353.0	24,709.5	48,062.5
15. Average absence.....	1,385.0	1,344.8	2,729.8	156.8	217.2	374.0	.1	5.8	5.9	14.8	24.7	39.5	1,556.8	1,592.5	3,149.3
I. Per cent of attendance.....	.....	.....	93.8	.....	.....	94.1	.....	.....	98.0	.....	.....	90.6	.....	.....	93.9
II. Per cent of absence.....	.....	.....	6.2	.....	.....	5.9	.....	.....	2.0	.....	.....	9.4	.....	.....	6.1
18. Number pupils (less transfers) enrolled, each report second semester and not enrolled in any public school in Washington first semester.....	134	137	271	7	4	11	.....	.....	.....	.....	.....	.....	141	141	282
Y. No. A of this report + No. 17 of last report...	27,244	27,403	54,647	3,450	4,115	7,565	9	304	313	205	311	516	30,908	32,133	63,041
Z. No. 3 of this report + No. 8 of this report...	3,171	3,023	6,194	213	253	466	.....	6	6	13	19	32	3,397	3,401	6,798

Respectfully submitted.
To the SUPERINTENDENT OF SCHOOLS.
JOHN W. F. SMITH, Statistician.

REPORT OF OFFICE OF FINANCE AND ACCOUNTING.

JUNE 30, 1916.

SIR: I have the honor to submit the following report of the business transacted in the office of finance and accounting for the fiscal year ended June 30, 1916:

RECEIPTS AND EXPENDITURES.

The total receipts from all sources for the year amounted to \$4,445,077.06; the total expenditures of all kinds during the year amounted to \$3,681,445.32; the unexpended balances carried to the surplus fund pursuant to law at the close of the year amounted to \$27,013.13, and the balances of all kinds at the close of the year amounted to \$736,618.61, as follows:

	Detail.	Total.
RESOURCES.		
Revenue receipts:		
Subventions and grants from State.....	\$1,660,206.00	
Appropriations from city treasury.....	1,660,206.00	
Tuition and other fees from patrons.....	1,207.08	
All other revenue.....	32,866.93	
		\$3,354,486.01
Balances from previous years.....		1,090,591.05
Total.....		4,445,077.06
DISBURSEMENTS.		
Expenses of general control:		
Board of education and secretary's office.....	5,807.53	
School census.....	5,895.82	
Finance offices and accounts.....	6,812.06	
Offices in charge of supplies.....	5,242.72	
Office of superintendent of schools.....	16,938.29	
Enforcement of compulsory education and truancy laws.....	3,287.77	
		43,984.19
Expenses of instruction:		
Salaries of supervisors of grades and subjects.....	33,993.06	
Other expenses of supervisors.....	1,554.76	
Salaries of principals and their clerks.....	99,244.47	
Other expenses of principals.....	2,724.86	
Salaries of teachers.....	1,756,421.66	
Textbooks.....	34,083.14	
Stationery and supplies used in instruction.....	77,870.36	
Other expenses of instruction.....	6,285.61	
		2,012,177.92
Expenses of operation of school plant:		
Wages of janitors and other employees.....	124,278.14	
Fuel.....	58,729.45	
Light and power.....	12,002.26	
Janitor's supplies.....	7,504.91	
Other expenses of operation of school plant.....	3,526.65	
		206,041.41
Expenses of maintenance of school plant:		
Repairs of buildings and upkeep of grounds.....	99,782.79	
Repair and replacement of equipment.....	23,864.39	
		123,647.18
Expenses of auxiliary agencies:		
Libraries.....	7,704.48	
Promotion of health.....	12,131.06	
Transportation of pupils.....	66.25	
		19,901.79

	Detail.	Total.
DISBURSEMENTS—continued.		
Miscellaneous expenses:		
Payments to schools of other civil divisions.....	\$20,125.00	
Rent.....	11,461.00	\$31,586.00
Outlays:		
Land.....	73,227.00	
New buildings.....	932,423.92	
Equipment of new buildings and grounds.....	215,408.37	
Equipment of old buildings exclusive of replacements.....	17,290.46	1,238,349.75
Other expenses:		
Payments of warrants and orders of preceding years.....	4,550.00	
Miscellaneous payments.....	1,207.08	5,757.08
Carried to surplus fund pursuant to law.....		27,013.13
Balances at close of year.....		736,618.61
Total.....		4,445,077.06

In statements "A" and "B" are set forth in detail the expenditures for the year, with comparisons for the fiscal years 1915 and 1914.

ACCOUNTING SYSTEM.

During the year the extension of the controlling accounts to all general appropriations has been completed, and the extension of these accounts to cover all trust funds will be made at the beginning of the next fiscal year.

In compliance with your instructions a temporary system of accounting for receipts and disbursements of the privately-contributed playground funds has been established. It is hoped that during the coming year a permanent system of accounting for these funds may be installed, and that in the near future all privately-contributed funds will be covered into the general controlling accounts of this office.

PROPERTY ACCOUNTING.

In statement "C" is set forth the extent and value of the real estate holdings of the school system, including land and buildings, together with the assessed valuation of these holdings. The cost of the sites and buildings held by the school system is as follows:

	Cost of site.	Cost of building.	Total cost.	Full assessed value.
Buildings and sites numbered 1 to 175 and the central heating plant.....	\$2,168,305.53	\$8,898,150.07	\$11,066,455.60	¹ \$11,671,268.24
Vacant sites in the city of Washington.....	101,698.23		101,698.23	98,152.10
Portable schools.....		33,899.76	33,899.76	33,899.76
Fire protection under acts of May 20, 1908, Mar. 3, 1909, May 18, 1910, and Mar. 2, 1911.....		184,835.68	184,835.68	
Grand total.....	2,270,003.76	9,116,885.51	11,386,889.27	¹ 11,803,320.10

¹ Not including value of United States sites.

During the year the detailed survey of the real estate holdings was commenced and plats were prepared covering 91 of the school sites and buildings. This detailed survey will be continued during the coming year, and it is hoped that before the close of the year a complete and accurate record of our real estate holdings, including detailed structural records, will be available for reference.

In connection with this survey a map of the District of Columbia showing the locations of school buildings and sites has been prepared and will be ready for publication during the coming year.

The work of developing the accounting system for personal property has been progressing. The preliminary accounts for 59 buildings and offices have been opened and a complete survey has been made of one of the largest grade-school buildings. The progress of this work is necessarily slow, and its magnitude can only be realized when it is known that in the building in which the survey has been completed there were 782 different kinds of personal property and the final survey showed 18,889 articles in the building.

During the year personal property to the value of \$1,912.38 has been transferred between the various departments of the District government and the public-school system—the school system receiving property to the value of \$1,886.14 and transferring property to the value of \$26.24. Had this property not been so transferred it would in accordance with past practice have been destroyed or sold as junk and very little money realized therefrom.

During the year the use of soft coal has been extended to all buildings equipped for its use. The cost of fuel for the year 1914, prior to the adoption of soft coal, was \$74,616.53; for the year 1915, with 100 buildings on a soft-coal basis, \$65,345.39; and for the year 1916, after the adoption of soft coal for all buildings properly equipped for its use, \$58,729.49. The resulting saving justifies the continuation of the use of this fuel.

As a result of the work of the committee on the revision of blank forms and other records, the cost of record books and blank forms has been reduced \$2,271 during the past year, as follows:

	1915	1916	Saving.
Blank forms.....	\$3,588.28	\$2,438.70	\$1,149.58
Record books.....	1,805.17	683.75	1,121.42
Total.....	5,393.45	3,122.45	2,271.00

During the year material to the value of \$87,550.52 was carried through the storehouse. It is gratifying to note that this large amount of material was handled without loss. Great credit is due the custodian and his assistant for the careful handling of the material.

SCHOOL LAWS.

In compliance with your instructions, a compilation of all statutes and legislative provisions contained in the appropriation acts has been completed. In preparing this compilation of laws it was necessary to examine all congressional statutes and appropriation acts, the acts of the Legislative Assembly of the District of Columbia, the Code of Laws, and the various ordinances and regulations from the year 1804 to the current year.

ABSENCE AND SUBSTITUTE SERVICE.

During the year there were 9,125 days of absence of employees in the school system, the payments made for substitute service by these absent employees amounting to \$14,322.62, as follows:

Month.	Number of days absence.	Amount paid substitutes.
September.....	314	\$457.62
October.....	864½	1,228.16
November.....	874	1,640.42
December.....	972	1,612.09
January.....	1,499	2,285.61
February.....	1,196	1,840.11
March.....	1,174	1,785.84
April.....	744½	1,126.42
May.....	921	1,418.40
June.....	566	927.95
Total.....	9,125	14,322.62

CHANGES AFFECTING THE PAY ROLLS.

During the year 1,247 changes affecting the pay rolls were made, as follows:

Actions rescinded.....	10
Appointments.....	323
Deaths.....	19
Designations of principals.....	6
Details.....	16
Dismissals.....	2
Leaves of absence (original).....	26
Leaves of absence (extension).....	9
Longevity placing adjustments.....	16
Names of employees corrected.....	8
Principalships established.....	1
Principals relieved.....	2
Promotions.....	110
Reductions.....	7
Reinstatements.....	3
Resignations.....	133
Services discontinued.....	20
Suspensions.....	2
Transfers.....	534
Total.....	1,247

NONRESIDENT PUPILS.

During the year 2,965 nonresident pupils attended the public schools, and tuition in the sum of \$1,207.08 was collected.

Number of nonresident pupils residing in the District of Columbia.....	363
Number of nonresident pupils whose parents are employed by the Government in the District of Columbia.....	1, 356
Number of nonresident pupils whose parents are employed in other occupations in the District of Columbia.....	1, 058
Number of nonresident pupils whose parents pay taxes levied by the District of Columbia in excess of the tuition charges.....	116
Number of nonresident pupils who pay taxes levied by the District of Columbia in excess of the tuition charges.....	9
Number of nonresident pupils credited with taxes levied by the District of Columbia in partial payment of tuition charges (amount of credits, \$179.70)...	5
Number of nonresident pupils who paid tuition charges.....	31
Number of nonresident pupils discharged who made no payment of tuition charges.....	27
Number of nonresident pupils discharged who made payment of tuition charges.....	15
Number of nonresident pupils reinstated after discharge.....	11

OFFICE WORK PERFORMED.

The volume of the routine work of the office is exceptionally heavy, as the following memoranda of the main work for the year will show:

Number of pay rolls prepared, audited, and submitted to the auditor for the District of Columbia.....	116
Number of requisitions prepared and submitted to the purchasing officer for the District of Columbia.....	895
Number of vouchers audited and approved.....	3, 419
Number of requisitions on the storehouse examined and transmitted to the custodian.....	6, 681
Number of special notices prepared and transmitted to the school officials relative to the purchase of material.....	4, 995
Number of appropriation accounts, building accounts, substitute service accounts, nonresident accounts, etc., opened and posted.....	774
Number of requisitions, invoices, and schedules of expenditures received, verified, and approved.....	13, 514
Number of requests for repairs received, examined, and transmitted.....	1, 429

The efficient and valuable services rendered by the clerks in this office deserve official recognition and commendation. It has required constant and untiring effort to dispatch this great volume of business, and the service has been performed most efficiently and cheerfully by the members of the force of this office.

In submitting this report I desire to acknowledge the cooperation I have received from the officers and other school employees and the many valuable suggestions which have been cordially given by the auditor for the District of Columbia, who has shown great interest in the work of this office.

In conclusion, permit me to express my appreciation of the unfailing courtesy and support I have received from you.

R. O. WILMARTH,
Chief Accountant.

To the SUPERINTENDENT OF SCHOOLS.

STATEMENT A.—Consolidated statement of expenses for the fiscal year ended June 30, 1916, with comparisons with 1915 and 1914.

[1916 data, italic; 1915 data, roman; 1914 data, roman.]

	Total.	Salaries.	Other objects.	Day schools.		Evening schools.		Normal schools.	Schools for the industries.	Special schools.	Special activities.
				Elementary.	Secondary.	Elementary.	Secondary.				
Expenses of general control.....	\$43,984.19 42,108.76 39,312.41	\$30,211.86 29,288.95 27,561.37	\$13,772.33 12,819.81 11,751.04								
Miscellaneous expenses:											
Expenses of instruction.....	2,012,177.92 1,875,183.27 1,956,669.20			\$1,347,927.26 1,211,619.23 1,309,973.52	\$538,289.19 537,454.09 530,223.25	\$10,904.61 11,492.54 11,237.30	\$7,670.91 7,249.91 5,422.14	\$54,521.14 56,970.44 56,745.42	\$24,484.50 19,578.51 14,735.36	\$22,706.91 22,295.09 24,040.78	\$5,673.60 8,523.46 4,254.43
Expenses of operation of school plant.....	206,041.41 223,218.04 232,938.01			152,709.51 163,408.07 190,694.48	35,818.18 43,161.62 32,363.66	1,516.30 1,599.88 1,345.75	1,140.28 1,142.81 1,036.00	7,983.83 8,851.89 3,281.12	2,564.59 3,081.64 1,724.00	3,713.72 1,392.13 2,088.00	595.00 580.00 405.00
Expenses of maintenance of school plant.....	123,647.18 136,162.53 110,101.58			103,892.43 105,450.50 94,718.86	16,023.25 19,535.41 11,270.07	468.26 184.93 63.80		1,085.93 5,366.17 2,450.24	473.20 1,217.22 109.19	760.86 2,694.71 29.05	943.25 1,713.59 1,460.37
Expenses of auxiliary agencies	19,901.79 17,941.84 14,759.01			8,903.12 6,632.14 4,908.03	7,324.89 7,556.34 6,831.91			2,416.14 2,775.84 2,553.85	292.70 238.20 236.19	904.78 716.53 229.03	60.16 22.79
Miscellaneous expenses.....	31,586.00 28,625.00 38,198.50			8,641.00 9,160.00 14,408.50						22,945.00 19,140.00 23,790.00	
Total.....	2,436,811.33 2,283,855.68 2,352,666.30			1,622,073.32 1,498,994.94 1,614,703.39	596,928.35 608,032.46 580,688.89	12,889.17 13,277.35 12,683.85	8,811.19 8,392.72 6,458.14	66,007.04 73,964.34 65,030.63	27,814.79 24,115.57 16,804.74	51,031.27 46,238.46 50,176.86	7,272.01 10,839.84 6,119.80
Outlays.....	1,238,349.75 652,221.20 290,216.02			134,813.87 43,117.78 116,516.03	1,095,699.95 594,700.92 59,095.40	167.05 605.74 710.85		4,394.15 11,601.32 111,830.17	808.65 178.76 468.60	1,439.58 417.28 510.35	1,026.50 1,499.40 1,084.62
Other expenses.....	5,757.08 65,779.85 12,840.69		5,757.08 65,779.85 12,840.69								
Grand total.....	3,681,445.32 3,041,240.49 2,695,035.42	30,211.86 29,288.95 27,561.37	19,529.41 78,599.66 24,591.73	1,756,887.19 1,539,387.72 1,731,219.42	1,693,155.46 1,202,733.38 639,784.29	13,056.22 13,883.09 13,394.70	8,811.19 8,492.72 6,458.14	70,401.19 85,565.66 176,860.80	28,623.44 24,294.33 17,273.34	52,470.85 46,655.74 50,687.21	8,298.51 12,339.24 7,204.42

STATEMENT B.—Detailed statement of expenditures for the fiscal year ended June 30, 1916, with comparisons with 1915 and 1914.
[1916 data, italic; 1915, data, roman; 1914 data, roman.]

	Total.	Salaries.	Other objects.
Expenses of general control:			
Board of education and secretary's office.....	<i>35,807.53</i>	<i>34,166.61</i>	<i>31,640.92</i>
	4,833.84	4,235.00	598.84
	6,019.39	4,969.35	1,050.04
School census.....	<i>5,895.82</i>	<i>1,400.00</i>	<i>4,495.82</i>
	7,451.73	1,400.00	6,051.73

Finance offices and accounts.....	<i>6,812.06</i>	<i>4,191.75</i>	<i>2,620.31</i>
	5,383.05	3,243.95	2,139.10
	6,792.94	2,520.57	4,272.37
Office in charge of supplies.....	<i>5,242.72</i>	<i>2,520.00</i>	<i>2,722.72</i>
	5,220.00	2,520.00	2,700.08
	2,414.18	1,800.00	614.10
Office of superintendent of schools.....	<i>16,938.29</i>	<i>14,984.00</i>	<i>1,954.29</i>
	15,907.76	14,890.00	1,017.76
	20,878.56	15,278.95	5,599.61
Enforcement of compulsory education and truancy laws.....	<i>3,287.77</i>	<i>2,949.50</i>	<i>338.27</i>
	3,312.38	3,000.00	312.38
	3,207.34	2,992.50	214.84
Total.....	<i>43,984.19</i>	<i>30,211.86</i>	<i>13,772.33</i>
	42,108.76	29,288.95	12,819.81
	39,312.41	27,561.37	11,751.04

STATEMENT B.—Detailed statement of expenditures for the fiscal year ended June 30, 1916, with comparisons with 1915 and 1914—Continued.

	Total.	Day schools.		Evening schools.		Normal schools.	Schools for the industries.	Special schools.	Special activities.
		Elementary.	Secondary.	Elementary.	Secondary.				
Expenses of instruction:	\$33,993.06	\$32,952.56		\$443.20	\$177.30				\$420.00
Salaries of supervisors of grades and subjects.....	35,147.44	33,810.00		569.50	213.00				554.94
	34,202.00	33,210.00		461.00	111.00				420.00
Other expenses of supervisors.....	1,554.76	1,532.48		17.18					5.10
	1,738.50	1,738.50							
	1,946.07	1,946.07							
Salaries of principals and their clerks.....	99,244.47	65,279.09	\$20,428.36	1,716.50	1,039.00	\$5,951.52	\$4,830.00		
	101,582.18	67,044.40	21,217.28	1,611.00	1,055.50	6,050.00	4,605.00		
	102,733.29	74,130.29	15,825.00	1,434.00	944.00	6,000.00	4,400.00		
Other expenses of principals.....	2,724.86	1,373.72	1,104.83			165.26	75.35	\$5.60	
	1,228.23	250.07	721.59	151.80		56.70	48.07		
	2,301.84	210.00	2,075.13			16.71			
Salaries of teachers.....	1,756,421.66	1,169,376.90	485,112.85	7,924.00	6,034.00	47,653.00	17,202.17	19,988.17	3,120.57
	1,618,245.35	1,033,525.73	484,543.83	8,478.00	5,559.00	50,210.83	13,804.16	19,955.74	2,168.06
	1,722,533.22	1,128,613.25	499,291.13	7,947.00	4,202.50	50,374.34	9,575.00	20,150.00	2,380.00
Textbooks.....	34,083.14	34,083.14						71.78	
	32,110.98	32,039.20							
	34,519.16	34,519.16							
Stationery and supplies used in instruction.....	77,870.36	40,730.84	28,254.44	793.73	420.61	606.24	2,376.78	2,559.79	2,127.93
	79,971.24	40,775.49	28,700.66	682.24	422.41	408.68	1,062.13	2,119.17	5,800.46
	56,797.74	36,089.80	12,816.16	1,432.30	164.64	354.37	760.36	3,725.68	1,454.43
Other expenses of instruction.....	6,285.61	2,598.53	3,388.71			145.02		153.35	
	5,158.35	2,435.84	2,270.73			244.23	59.15	148.40	
	1,635.88	1,254.95	215.83					165.10	
Total for instruction.....	2,012,177.92	1,947,927.26	538,289.19	10,904.61	7,670.91	54,521.14	24,484.30	22,706.91	5,673.60
	1,875,183.27	1,211,619.23	537,454.09	11,492.54	7,249.91	56,970.44	19,578.51	22,295.09	8,523.46
	1,956,669.20	1,309,973.52	530,223.25	11,274.30	5,422.14	56,745.42	14,735.36	24,040.78	4,254.43

Expenses of operation of school plant:									
Wages of janitors and other employees.....									
	124,278.14	89,341.78	21,963.71	1,516.30	1,140.28	5,270.67	1,402.40	3,048.00	545.00
	134,174.38	97,037.89	26,290.74	1,413.25	1,094.50	5,212.00	1,871.00	675.00	580.00
	133,213.00	109,077.84	15,830.91	1,345.75	1,036.00	1,705.50	1,724.00	2,088.00	405.00
Fuel.....									
	58,729.45	47,012.11	8,607.32			1,743.09	841.48	525.45	
	65,345.39	49,809.88	11,160.25			2,901.95	914.10	559.21	
	74,616.53	64,563.45	8,904.66			1,148.42			
Light and power.....									
	12,002.26	7,930.61	3,158.76			662.84	215.09	34.96	
	10,375.24	6,366.88	3,487.76			266.15	200.41	54.04	
	11,204.49	7,481.71	3,609.05			113.73			
Janitors' supplies.....									
	7,504.91	5,913.29	1,190.60			236.40	68.45	96.17	
	10,046.39	7,906.32	1,335.37	186.63	48.31	430.69	46.83	92.24	
	9,181.17	6,741.25	2,232.27			207.65			
Other expenses of operation of school plant.....									
	3,528.65	2,511.72	897.79			70.83	37.17	9.14	
	3,276.64	2,287.10	887.50			41.10	49.30	11.64	
	4,722.82	2,830.23	1,786.77			105.82			
Total for operation.....									
	206,041.41	152,709.51	35,818.18	1,516.30	1,140.28	7,983.83	2,564.59	3,713.72	595.00
	223,218.04	163,408.07	43,161.62	1,599.88	1,142.81	8,851.89	3,081.64	1,392.13	580.00
	232,938.01	190,694.48	32,363.66	1,345.75	1,036.00	3,281.12	1,724.00	2,088.00	405.00
Expenses of maintenance of school plant:									
Repair of buildings and upkeep of grounds.....									
	99,782.79	89,649.87	8,479.42			1,077.89	326.17	249.44	
	115,410.48	94,738.55	11,877.65			5,275.15	1,027.82	2,491.31	
	99,366.84	87,744.62	9,377.35			2,244.87			
Repair and replacement of equipment.....									
	23,864.39	14,242.56	7,543.83	468.26		8.04	147.03	511.42	943.25
	20,752.05	10,711.95	7,657.76	184.93		91.02	189.40	203.40	1,713.59
	10,074.74	6,374.24	1,842.72	63.80		195.37	109.19	29.05	1,460.37
Other expenses of maintenance of school plant.....									
	660.00	600.00	50.00			10.00			
Total for maintenance.....									
	123,647.18	103,892.43	16,023.25	468.26		1,085.93	473.20	760.86	943.25
	136,162.53	105,450.50	19,535.41	184.93		5,366.17	1,217.22	2,694.71	1,713.59
	110,101.58	94,718.86	11,270.07	63.80		2,450.24	109.19	29.05	1,460.37
Expenses of auxiliary agencies:									
Libraries—									
Salaries.....									
	6,579.00		5,200.00			1,379.00			
	7,140.16		5,307.75			1,832.41			
	7,050.00		5,200.00			1,850.00			
Books.....									
	878.94	95.10	587.78			167.02		29.04	
	1,008.32	18.54	733.81			243.72		12.25	
	688.34		494.22			194.12			

STATEMENT B.—Detailed statement of expenditures for the fiscal year ended June 30, 1916, with comparisons with 1915 and 1914—Continued.

	Total.	Day schools.		Evening schools.		Normal schools.	Schools for the industries.	Special schools.	Special activities.
		Elementary.	Secondary.	Elementary.	Secondary.				
Expenses of auxiliary agencies—Continued.									
Libraries—Continued.									
Other expenses.....	\$246.54		\$180.00			\$66.54			
	410.70		366.70			44.00			
	157.02		152.02			5.00			
Promotion of health—									
Salaries.....	10,726.42	\$7,845.50	989.15			741.48	\$285.91	\$813.97	\$50.41
	8,540.82	6,276.40	791.32			593.19	228.73	651.18	
	6,344.43	4,804.92	634.40			454.08	231.01	220.02	
Other expenses.....	1,404.64	962.52	367.96			62.10	6.79	5.27	
	778.05	337.20	356.76			62.52	9.47	12.10	
	519.22	103.11	351.27			50.65	5.18	9.01	
Transportation of pupils.....	66.25							56.50	9.75
	63.79							41.00	22.79
Total for auxiliary agencies.....	19,901.79	8,903.12	7,324.89			2,416.14	292.70	904.78	60.16
	17,941.84	6,632.14	7,556.34			2,775.84	238.20	716.53	22.79
	14,759.01	4,908.03	6,831.91			2,553.85	236.19	229.03	
Miscellaneous expenses:									
Payments to schools of other civil divisions.....	20,125.00							20,125.00	
	16,800.00							16,800.00	
	21,350.00							21,350.00	
Rent.....	11,461.00	8,641.00						2,820.00	
	11,825.00	9,160.00	325.00					2,340.00	
	16,848.50	14,408.50						2,440.00	
Total miscellaneous.....	31,586.00	8,641.00						22,945.00	
	28,625.00	9,160.00	325.00					19,140.00	
	38,198.50	14,408.50						23,790.00	
Outlays:									
Land.....	78,227.00	2,683.90	70,543.10						
	26,517.73	26,150.00	367.73						
	31,055.80	31,055.80							

[illegible]

STATEMENT C.—Showing cost of the sites and erection of public-school buildings to June 30, 1916.

No.	Name.	Location.	Square.	Lots or parcels.	Cost of site.	Cost of building.	Total cost.	Full assessed value.
1	High Street.....	Wisconsin Avenue and Thirty-third Street NW.	1279	See No. 164.....	See No. 164	Razed.	.....	.....
2	Tunlaw Road.....	Tunlaw Road between McCom and Newark Streets NW.	1603	21/5.....	\$200.00	Razed.	\$200.00	\$4,500.00
3	Anacostia Road.....	Minnesota Avenue, East Capitol, and B Streets SE.	5410	203/4.....	200.00	\$1,720.50	1,920.50	1,875.00
4	Richard Wallach.....	D Street, between Seventh and Eighth Streets SE.	901	Whole of square.....	7,000.00	57,265.44	64,265.44	183,858.00
5	Military Road.....	Military Road near Brightwood NW.	2262	58/43, 58/44.....	80.00	Razed.	80.00	1,929.00
6	Chain Bridge Road.....	Chain Bridge Road, between Forty-ninth and Garfield Streets NW.	1409	12/15.....	150.00	1,236.03	1,386.03	1,050.00
7	Military Road Annex.....	Rock Creek Ford Road and Fourteenth Street, NW.	2727	88/41.....	100.00	Razed.	100.00	1,961.00
8	Military Road (Oregon Avenue).....	Military Road near Brightwood NW.	2792	See No. 171.....	See No. 171	Razed.	.....	.....
9	Queen's Chapel Road.....	Franklin and Twentieth Streets NE.	4212	See No. 108.....	See No. 108	Razed.	.....	.....
10	Chamberlain.....	East and Twenty-sixth Streets NW.	1264	87.....	471.20	Razed.	471.20	846.00
11	Fort Slocum.....	Blair Road and North Dakota Avenue NW.	3381	114/17.....	228.75	1,412.56	1,641.31	1,950.00
12	Brentwood Road.....	Twentieth and Jackson Streets NE.	4206	156/5.....	240.00	Razed.	240.00	3,269.00
13	Bates Road.....	Fort Totten Road between Rock Creek Church and Bates Roads NW.	3675	123/7.....	200.00	2,556.75	2,756.75	4,767.00
14	John Threlkeld.....	Prospect Avenue and Thirty-sixth Street NW.	1222	Part 47.....	200.00	9,737.00	9,937.00	6,041.00
15	Benjamin Franklin.....	Thirteenth and K Streets NW.	285	14, 15, 16, 17.....	20,474.01	188,756.09	209,230.10	157,338.00
16	Hugh McCormick.....	Third Street between M and N Streets SE.	801	13, 14.....	Donated.	13,478.49	13,478.49	12,944.00
17	Potomac.....	Twelfth Street between Maryland Avenue and E Street SW.	327	10, 11, 12.....	1,200.00	8,008.00	9,208.00	9,816.00
18	Abraham Lincoln.....	Second and C Streets SE.	762	4, 5.....	4,015.00	41,934.96	45,949.96	43,800.00
19	Charles Sumner.....	Seventeenth and M Streets NW.	182	Part 6, 7, part 8, 30.....	5,991.50	77,606.91	83,598.41	99,849.00
20	Hillsdale.....	Nichols Avenue near Sheridan Avenue SE.	5868	801, 802.....	500.00	6,000.00	6,500.00	5,939.00
21	Andrew Johnson Annex.....	School and Lamont Streets NW.	2673	See No. 95.....	See No. 95	6,000.00	6,000.00	3,000.00
22	William W. Seaton.....	I Street between Second and Third Streets NW.	562	18, 19, 20, 21, part 22, 39, 40.....	21,800.00	50,061.63	71,861.63	67,913.00
23	Thomas Jefferson.....	Sixth and D Streets SW.	494	8, 9, 10.....	13,623.00	52,823.12	66,446.12	101,973.00
24	Henry Smothers Annex.....	Benning Road and Forty-second Street NE.	5087	See No. 56.....	See No. 56	2,521.38	2,521.38	2,550.00
25	Conduit Road.....	Conduit Road between Ashby Street and Chain Bridge Road NW.	1400	800.....	United States.	1,441.00	1,441.00	1,000.00
26	William Wallace Curtis.....	O Street between Thirty-second and Thirty-third Streets NW.	1244	3, part 129, 130, 131, 132, part 153, 154.....	30,732.50	112,393.02	143,125.52	84,755.00
27	George J. Abbot.....	New York Avenue and Sixth Street NW.	S. 482	Whole of square.....	3,217.90	32,075.73	35,293.63	41,844.00

STATEMENT C.—Showing cost of the sites and erection of public-school buildings to June 30, 1916—Continued.

No.	Name.	Location.	Square.	Lots or parcels.	Cost of site.	Cost of building.	Total cost.	Full assessed value.
58	Thomas H. Carbery.....	Fifth Street between D and E Streets NE.	812	14, 15.....	\$6,456.00	\$24,981.24	\$31,437.24	\$37,932.00
59	John Towers.....	Eighth and C Streets SE.....	901	See No. 4.....	See No. 4.	24,999.18	24,999.18	45,000.00
60	William A. Bradley.....	Thirteen-and-a-half Street between C and D Streets SW.	266	3, 4, 5, 6.....	5,000.00	24,992.68	29,992.68	52,911.00
61	James H. Blake.....	North Capitol Street between K and L Streets NW.	621	24, part 1, subplot 68.....	9,985.00	24,974.95	34,959.95	52,476.00
62	William B. Magruder.....	M Street between Sixteenth and Seventeenth Streets NW.	182	22 to 29 inclusive.....	11,350.83	25,975.56	37,326.39	64,332.00
63	Joshua R. Giddings.....	Third and G Streets SE.....	796	Part 5, 42.....	9,132.39	26,382.20	35,514.59	46,275.00
64	Samuel N. Smallwood.....	I Street between Third and Four-and-a-half Streets SW.	541	5, 73, 74, 75, 76.....	8,517.78	27,679.67	36,197.45	42,824.00
65	John Quincy Adams.....	R Street between Seventeenth Street and New Hampshire Avenue NW.	155	126 to 130 inclusive.....	16,322.00	27,275.11	43,597.11	62,190.00
66	James G. Berret.....	Fourteenth and Q Streets NW.....	209	30.....	1,500.00	26,203.61	27,703.61	49,500.00
67	Walter Lenox.....	Fifth Street between G and I Streets SE.	823	14, 15, 16.....	9,500.00	26,760.32	36,260.32	43,236.00
68	Thomas Corcoran.....	Twenty-eighth Street between M and N Streets NW.	1214	14, 15, 16, 17, 20.....	24,635.10	27,010.18	51,645.28	54,486.00
69	Andrew Jackson.....	R Street between Thirty-first Street and Avon Place NW.	1282	14.....	10,000.00	28,198.98	38,198.98	39,359.00
70	Chester A. Arthur.....	Arthur Place between B Street and Indiana Avenue NW.	633	51 to 53 inclusive, 67 to 74 inclusive.	19,590.78	30,818.31	50,409.09	56,448.00
71	James Madison.....	Tenth and G Streets NE.....	960	Part 10, 11, part 12.....	6,468.15	25,758.98	32,227.13	33,738.00
72	James Monroe.....	Columbia Road between Georgia and Sherman Avenues NW.	2890	2, 3, 4, 26, 27, 811 to 817 inclusive.	17,187.92	64,033.73	81,221.65	76,651.50
73	Good Hope.....	Bowen Road and Naylor Avenue SE..	5641	214/33.....	750.00	4,656.73	5,406.73	3,980.00
74	Birney Annex.....	Nichols Avenue and Howard Street SE.	5860	1.....	See No. 127.	Razed.	.....	.....
75	Martha B. Briggs.....	E Street between Twenty-second Street and Virginia Avenue NW.	83	4, 5.....	15,650.00	26,525.92	42,175.92	43,632.00
76	William Lloyd Garrison.....	Twelfth Street between R and S Streets NW.	276	107 to 115 inclusive, part 116..	18,500.00	24,674.66	43,174.66	47,760.00
77	Alfred Jones.....	First and L Streets NW.....	621	13.....	10,500.00	26,374.61	36,874.61	47,738.00
78	George Bell.....	First Street between B and C Streets SW.	578	26 to 33 inclusive.....	13,536.00	26,797.15	40,333.15	37,164.00
79	Enoch Ambush.....	L Street between Sixth and Seventh Streets SW.	471	3, 4, 5, 6, 7.....	8,250.00	23,969.65	32,219.65	34,125.00
80	John F. Slater.....	P Street between North Capitol and First Streets NW.	615	11 to 16 inclusive.....	13,700.00	26,157.68	39,857.68	44,700.00
81	Wendell Phillips.....	N Street between Twenty-seventh and Twenty-eighth Streets NW.	1215	26, 27, 32, 33, parts lots 28, 29, 30, 31.	26,520.00	26,156.48	52,676.48	45,798.00
82	M Street High.....	M Street between New Jersey Avenue and First Street NW.	557	13, 14, 15.....	24,592.50	82,317.31	106,909.82	97,131.00

83	John Tyler.....	Eleventh Street between G and I Streets SE.	974	19, 20.....	8, 691.00	26, 062.32	34, 753.32	43, 584.00
84	William Henry Harrison.....	Thirteenth Street between V and W Streets NW.	235	30, 31, 32, 33.....	17, 644.25	27, 886.06	45, 530.31	43, 017.00
85	Eastern High.....	Seventh Street between Pennsylvania Avenue and C Street SE.	901	See No. 4.....	See No. 4.	77, 271.77	77, 271.77	75, 000.00
86	James K. Polk.....	Seventh and P Streets NW.	446	See No. 33.....	See No. 33.	26, 998.47	26, 998.47	52, 500.00
87	Martin Van Buren.....	W Street between Thirteenth and Fourteenth Streets SE.	5781	187 to 191 inclusive.....	750.00	24, 864.88	25, 614.88	32, 805.00
88	Zachary Taylor.....	Seventh and G Streets NE.	891	Part 19, 20, 21, 22, 23, 24.....	8, 475.50	26, 360.48	34, 835.98	45, 090.00
89	Henry Wilson.....	Seventeenth Street between Euclid Street and Kalorama Road NW.	2566	23, 24.....	9, 000.00	25, 620.12	34, 620.12	35, 625.00
90	John A. Logan.....	Third and G Streets NE.	778	13, 14.....	8, 486.25	26, 501.81	34, 988.06	54, 582.00
91	Burrville.....	Division Avenue and Hayes Street NE.	5208	See No. 170.....	See No. 170.	Razed.	.....	.....
92	Millard Fillmore.....	Thirty-fifth Street between R and U Streets NW.	1297	B, 48, 49, part 47.....	16, 330.19	27, 077.96	43, 408.15	32, 375.00
93	James W. Patterson.....	Vermont Avenue between U and V Streets NW.	359	See No. 34.....	See No. 34.	27, 990.21	27, 990.21	67, 500.00
94	Franklin Pierce.....	Fourteenth and G Streets NE.	1028	Part 17, part 18.....	10, 000.00	28, 949.38	38, 949.38	36, 000.00
95	Andrew Johnson.....	School and Lamont Streets NW.	2673	5, 834, 835, 837.....	10, 073.46	28, 846.47	38, 919.93	49, 208.00
96	James Buchanan.....	E Street between Thirteenth and Fourteenth Streets SE.	1042	9, 10, part 8.....	10, 000.00	27, 562.44	37, 562.44	34, 631.00
97	Thaddeus Stevens.....	Twenty-first Street between K and L Streets NW.	73	22, 23, 24.....	7, 413.25	89, 099.17	96, 512.42	67, 250.00
98	Daniel A. Payne.....	Fifteenth and C Streets SE.	1061	18, 19, 20.....	6, 763.00	22, 462.18	29, 225.18	30, 698.00
99	Frederick Douglass.....	First and Pierce Streets NW.	557	20, 21.....	12, 360.00	26, 349.11	38, 709.11	33, 305.00
100	Ivy City.....	Central and Capitol Avenues NE.	4047	41, 42.....	1, 332.00	2, 645.15	3, 977.15	2, 682.00
101	Woodburn.....	Blair Road and New Hampshire Avenue NE.	3702	1 to 6 inclusive.....	2, 696.50	10, 234.30	12, 930.80	13, 854.00
102	Tenley.....	Wisconsin Avenue and Yuma Street NW.	1774	35/10, 35/11.....	2, 300.00	18, 818.25	21, 118.25	18, 362.00
103	Brookland.....	Tenth Street between Monroe and Lawrence Streets NE.	3880	5, 6, 9, 10, 11, 12.....	8, 100.00	46, 405.94	54, 505.94	60, 938.00
104	Brightwood.....	Georgia Avenue and Peabody Street NW.	2939	81/21.....	1, 720.00	21, 067.78	22, 787.78	25, 184.00
105	James Greenleaf.....	Four-and-a-half Street between N and M Streets SW.	502	67, 68, 69, 70.....	10, 797.50	25, 391.95	36, 189.45	36, 750.00
106	James A. Garfield.....	Alabama Avenue and Twenty-fifth Street SE.	5725	See No. 158.....	See No. 158.	Razed.	.....	.....
107	Rutherford B. Hayes.....	Fifth and K Streets NE.	830	Parts 16 and 23, 17, 18, 19, 20, 21, 22.....	9, 999.45	28, 979.61	38, 979.06	36, 563.00
108	Langdon.....	Twentieth and Franklin Streets NE.	4212	155/2.....	200.00	32, 958.55	33, 158.55	34, 605.00
109	Anthony Bowen.....	Ninth and E Streets SE.	412	12, 13, 14, 15, 16.....	4, 116.25	37, 139.51	41, 255.76	34, 206.00
110	Reservoir.....	Clarke and Elliott Places NW.	1359	846, 848, 850, 852, 854, 856.....	3, 702.83	5, 992.18	9, 695.01	7, 997.00
111	Congress Heights.....	Nichols and Alabama Avenues SE.	E5954	235/6.....	Donated.	11, 187.50	.....	31, 200.00
112	Blanche K. Bruce.....	Kenyon Street between Georgia and Sherman Avenues NW.	2891	18, 19, 20, 21.....	10, 200.00	53, 303.01	54, 490.51	58, 410.00
113	Elizabeth V. Brown.....	Connecticut Avenue and McKinley Street NW.	1866	28 to 35 inclusive, 803, 804, 805, 38/4.....	17, 137.50	29, 520.35	39, 720.35	30, 750.00
						44, 872.13	62, 009.63	46, 800.00

¹ Not including value of United States lots.

² Original building.

STATEMENT C.—Showing cost of the sites and erection of public-school buildings to June 30, 1916—Continued.

No.	Name.	Location.	Square.	Lots or parcels.	Cost of site.	Cost of building.	Total cost.	Full assessed value.
114	John Meredith Toner.....	Twenty-fourth and F Streets NW.....	44	35 to 40 inclusive, part 8.....	\$8,763.50	\$30,823.09	\$39,586.59	\$37,934.00
115	Charles E. Hilton.....	Sixth Street between B and C Streets NE.	838	26, 43, 44, 45, 46.....	15,200.00	28,754.85	43,954.85	38,523.00
116	Eckington.....	First and Quincy Streets NE.....	3519	21 to 27 inclusive.....	10,800.00	28,383.74	39,183.74	34,695.00
117	Western High.....	Thirty-fifth Street between R and Reservoir Streets NW.	1293	Whole of square.....	37,000.00	1244,378.65	281,378.65	243,033.00
118	Takoma.....	Piney Branch Road and Dahlia Street NW.	3173	103/26, 103/27, 103/28.....	12,242.00	46,403.99	58,645.99	51,705.00
119	Hubbard.....	Kenyon Street between Eleventh and Thirteenth Streets NW.	2847	12, 13, 831.....	11,559.60	37,750.91	49,310.51	38,250.00
120	Josiah Dent.....	Second Street and South Carolina Avenue SE.	765	23 to 29 inclusive.....	12,195.00	40,078.54	52,273.54	39,705.00
121	William B. Webb.....	Fifteenth and Rosedale Streets NE.....	4541	36 to 42 inclusive.....	8,924.95	39,218.02	48,142.97	33,425.00
122	Orr.....	Twenty-second and Prout Streets SE.	5561	46 to 51 inclusive, 56, 805, 810.	7,390.44	23,515.38	30,905.82	31,052.00
123	S. J. Bowen.....	Third and K Streets SW.....	542	1, 2, 3, 4, 5, part 25, 26.....	13,500.00	38,990.91	52,490.91	49,307.00
124	Elijah P. Lovejoy.....	Twelfth and D Streets NE.....	985	1, 2, 18.....	United States.	89,427.17	92,927.17	293,178.50
125	Thomas P. Morgan.....	California Avenue and Champlain Street NW.	2558	1, 64 to 70 inclusive, 811.....	3,500.00	38,988.57	65,876.97	60,554.00
126	William Syphax.....	One-half Street between N and O Streets SE.	653	6, 7.....	5,754.00	41,535.67	47,289.67	39,513.00
127	James G. Birney.....	Nichols Avenue and Howard Street SE.	5860	See No. 74.....	1,200.00	88,886.47	90,086.47	91,921.00
128	Kenilworth.....	Kenilworth Avenue between Orr and Polk Streets NE.	5117	61 to 68 inclusive.....	2,000.00	23,999.97	25,999.97	28,563.00
129	Armstrong Manual Training.	P Street between First and Third Streets NW.	553	21 to 25 inclusive.....	19,035.50	198,802.56	217,838.06	202,890.00
130	McKinley Manual Training.	Seventh Street and Rhode Island Avenue NW.	444	14, 15, 18 to 26 inclusive, 80 to 85 incl., 91 to 104 incl.	147,500.00	484,801.00	632,301.00	629,463.00
131	Petworth.....	Shepherd Street between Eighth and Ninth Streets NW.	3026	18, 19, 20, 22, 801, 800.....	12,116.00	51,802.37	78,918.37	39,189.00
132	John M. Langston.....	P Street between North Capitol and First Streets NW.	615	2 to 10 inclusive.....	5,000.00	10,000.00	52,080.94	48,330.00
133	Matthew G. Emery.....	Lincoln Road and Prospect Avenue NE.	3525	2, 3, 8.....	19,512.60	79,247.64	98,760.24	81,062.00
134	Abby S. Simmons.....	Pierce Street between New Jersey Avenue and First Street NW.	557	24, 25, 81.....	9,886.80	42,605.60	52,492.40	49,698.00
135	James B. Edmonds.....	Ninth and D Streets NE.....	938	7, 8, 9, 10.....	13,812.13	42,187.77	55,999.90	50,244.00
136	Samuel G. Wheatley.....	Montello Avenue and Neal Street NE.	4066	17, 18, 19, 20.....	7,500.00	39,998.73	47,498.73	42,263.00
137	William Cranch.....	Twelfth and G Streets SE.....	995	19, 20, part 21.....	2,462.80	40,978.20	43,441.00	51,555.00
138	Edwin L. Stanton.....	Alabama Avenue and Bowen Road SE.	5733	214/15.....	2,287.50	23,707.29	25,994.79	25,703.00
139	Jesse Lee Reno.....	Howard Street and Fessenden Place NW.	1882	36 51, 36 52.....	3,000.00	21,974.54	24,974.54	22,338.00

140	Henry P. Montgomery.....	Twenty-seventh Street between I and K Streets NW.	1	17, 18, part 19.....	7,500.00	39,991.37	47,491.37	51,824.00
141	French Manual Training.....	Seventh and G Streets SE.....	877	Part 1, part 34.....	4,000.00	20,971.35	24,971.35	22,677.00
142	William Ludlow.....	Sixth and G Streets NE.....	860	91 to 102 inclusive.....	13,769.37	45,657.80	59,427.17	55,964.00
143	Nathaniel P. Gage.....	Second Street between U and V Streets NW.	3115	11 to 16 inclusive, 20 to 25 inclusive.	12,000.00	72,277.39	84,277.39	52,673.00
144	Business High.....	Rhode Island Avenue between Eighth and Ninth Streets NW.	396	Whole of square.....	72,500.00	257,328.02	329,828.02	396,188.00
145	Henry T. Blow.....	Benning Road and Nineteenth Street NE.	4514	19, part 16, part 17, part 18..	12,210.00	47,573.83	59,783.83	56,645.00
146	John W. Ross.....	Harvard Street between Eleventh and Thirteenth Streets NW.	2856	107.....	14,500.00	45,300.00	59,800.00	58,932.00
147	Anthony T. Hyde.....	P Street between Wisconsin Avenue and Thirty-third Street NW.	1244	See No. 26.....	See No. 26.	46,492.68	46,492.68	43,500.00
148	Francis L. Cardozo.....	I Street between One-half and First Streets NW.	8643	1 to 14 inclusive.....	13,500.00	46,468.86	59,968.86	58,461.00
149	J. H. Ketcham.....	Fifteenth Street and Good Hope Road SE.	5767	317 to 332 inclusive.....	10,000.00	49,997.22	59,997.22	56,988.00
150	John P. Van Ness.....	Fourth and M Streets SE.....	800	1, 21 to 24 inclusive, part lots 2 to 6.	10,778.77	49,221.10	59,999.87	38,407.00
151	Brightwood Park.....	Ninth and Ingraham Streets NW.....	3000	4, 5, 6, 7, 8.....	8,400.72	26,595.89	34,996.61	38,207.00
152	Deanwood.....	Whittingham and Lane Places NE....	5155	814.....	3,471.34	26,432.89	29,904.23	28,953.00
153	Lucretia Mott.....	Fourth Street between Bryant and W Streets NW.	3069	1 to 6 inclusive.....	23,345.00	101,654.93	124,999.93	126,804.00
154	Henry D. Cooke.....	Seventeenth Street between Euclid and Fuller Streets NW.	2576	16 to 19 inclusive, 51 to 61 inclusive.	40,000.00	110,000.00	150,000.00	138,489.00
155	Thomas D. Bryan.....	Thirteenth and B Streets SE.....	1038	12, 46 to 57 inclusive.....	14,110.00	89,887.73	103,997.73	107,604.00
156	Strong John Thomson.....	Twelfth and L Streets NW.....	284	19 to 24 inclusive.....	93,805.74	108,976.26	202,782.00	215,382.00
157	Charles F. Powell.....	School Street between Irving Street and Park Road NW.	2674	3, 809, 810, 5.....	31,050.00	76,814.82	107,864.82	150,138.65
158	James A. Garfield.....	Alabama Avenue and Twenty-fifth Street SE.	5725	215/3, 215/4.....	3,100.00	91,504.02	94,604.02	91,020.00
159	Isaac Fairbrother.....	Tenth and E Streets SW.....	388	20 to 24 inclusive.....	16,486.00	63,326.29	79,812.29	79,125.00
160	John Eaton.....	Thirty-fourth Street and Lowell Place NW.	2088	2 to 11 inclusive.....	16,600.00	63,226.07	79,826.07	80,643.00
161	Bunker Hill Road.....	Bunker Hill Road between Fourteenth and Sixteenth Streets NE.	3995	See No. 47.....	See No. 47.	24,577.82	24,577.82	25,500.00
162	J. Ormond Wilson Normal..	Eleventh and Harvard Streets NW....	2856	76 to 106 inclusive.....	50,958.15	257,399.47	308,357.62	304,037.00
163	Joseph R. West.....	Farragut Street between Thirteenth and Fourteenth Streets NW.	2806	12 to 21 inclusive.....	15,000.00	64,889.98	79,889.98	88,863.00
164	Wisconsin Avenue Manual Training.	Wisconsin Avenue and Thirty-third Street NW.	1279	208.....	700.00	35,919.89	36,619.89	39,831.00
165	Grover Cleveland.....	Eighth and T Streets NW.....	417	27 to 33 inclusive, 5, 6, 22, 50.	49,000.00	97,792.83	146,792.83	125,115.00
166	Randle Highlands.....	Pennsylvania Avenue and Q Street SE.	5663	51 to 66 inclusive.....	Donated.	63,712.93	63,712.93	69,858.00
167	Alexander Crummell.....	Gallaudet Avenue and Fourteenth Street NE.	E4042	142/5.....	3,000.00	44,987.82	47,987.82	48,105.00
168	Cardozo Manual Training...	Half and I Streets SW.....	8643	See No. 148.....	See No. 148.	38,708.21	38,708.21	39,000.00
169	Myrtilla Miner Normal.....	Georgia Avenue, Fairmont, and Howard Streets NW.	3060	6 to 10 inclusive, 17 to 21 inclusive, 817.	37,768.77	199,998.18	237,766.95	224,753.00

¹ In course of construction (estimated).

² Not including value of United States lots.

STATEMENT C.—Showing cost of the sites and erection of public-school buildings to June 30, 1916—Continued.

No.	Name.	Location.	Square.	Lots or parcels.	Cost of site.	Cost of building.	Total cost.	Full assessed value.
170	Burrville.....	Division Avenue between Corcoran and Dean Streets NE.	5208	1 to 11 inclusive, 40 to 51 inclusive.	\$3,117.00	\$38,160.52	\$41,277.52	\$38,800.00
171	Military Road.....	Oregon Avenue NW.....	2792	87/79.....	310.96	32,945.61	33,256.57	39,534.00
172	O Street Manual Training.....	O Street between North Capitol and First Streets NW.	616	31 to 38 inclusive.....	11,996.40	41,983.42	53,979.82	62,340.00
173	New Central High.....	Clifton Street between Eleventh and Thirteenth Streets NW.	2870	1, 7, 10 to 16 inclusive.....	234,400.00	1,946,781.99	1,181,181.99	1,181,181.99
174	Dunbar High.....	First Street between N and O Streets NW.	554	93 to 100 inclusive, 121 to 146 inclusive, parts 101 and 164.	40,000.00	1,364,917.57	404,917.57	404,917.57
175	Park View.....	Warder Street between Newton and Otis Streets NW.	3033	1, 6, 7, 8, 9, 10.....	19,000.00	1,104,029.03	123,029.03	123,029.03
....	Central heating plant.....	Pierce Street between New Jersey Avenue and First Street NW.	557	See No. 134.....	See No. 134.	29,737.68	29,737.68	30,000.00
....	Vacant.....	Eighteenth Street between B Street and Massachusetts Avenue NE.	1098	16, 17.....	1,894.72	8,898,150.07	11,066,455.60	11,671,268.24
....	Vacant.....	Eighteenth and Twentieth, Monroe and Newton Streets NE.	4203	156/28.....	12,000.00	.....	12,000.00	9,810.00
....	Vacant.....	Potomac Avenue between Thirteenth and Fourteenth Streets SE.	1046	44 to 56 inclusive, 98 to 102 inclusive.	17,260.41	.....	17,260.41	16,017.00
....	Vacant.....	{ East Capitol and B, Seventeenth and Nineteenth Streets NE.	{ 1094 1095 1108 1109	{ Incomplete purchase.....	70,543.10	.....	70,543.10	70,543.10
....	Portable schools: Armstrong Manual Training (2). Corcoran.....	P Street between First and Third Streets NW. Twenty-eighth Street and Olive Avenue NW.	553 1214	See No. 129..... See No. 81.....	..... .....	..... .....	3,766.64 1,883.32	3,766.64 1,883.32
....	Deanwood.....	Whittingham and Lane Places NE.....	5155	See No. 152.....	.....	.....	1,883.32	1,883.32
....	Fort Slocum.....	Bates Road and North Dakota Avenue NW.	3381	See No. 11.....	.....	.....	1,883.32	1,883.32
....	Garrison.....	Twelfth Street between R and S Streets NW.	276	See No. 76.....	.....	.....	1,883.32	1,883.32
....	M Street High (2).....	M Street between First Street and New Jersey Avenue NW.	557	See No. 82.....	.....	.....	3,766.64	3,766.64
....	Park View (3).....	Warder Street between Newton and Otis Streets NW.	3033	See No. 175.....	.....	.....	5,649.96	5,649.96
....	Payne.....	Fifteenth and C Streets SE.....	1061	See No. 98.....	.....	.....	1,883.32	1,883.32

Philips.....	See No. 81.....	1215	N Street between Twenty-seventh and Twenty-eighth Streets NW.	1,883.32	1,883.32	1,883.32
Petworth (-).....	See No. 131.....	3026	Shepherd Street between Eighth and Ninth Streets NW.	3,766.64	3,766.64	3,766.64
Powell.....	See No. 157.....	2674	School Street between Irving Street and Park Road NW.	1,883.32	1,883.32	1,883.32
Wheatley (2).....	See No. 136.....	4066	Montello and Neal Streets NE.....	3,766.64	3,766.64	3,766.64
				33,899.76	33,899.76	33,899.76
Fire protection, act of May 20, 1908, various schools.				49,997.09	49,997.09	
Fire protection, act of Mar. 3, 1909, various schools.				59,973.14	59,973.14	
Fire protection, act of May 18, 1910, various schools.				37,462.92	37,462.92	
Fire protection, act of Mar. 2, 1911, various schools.				37,402.53	37,402.53	
				184,835.68	184,835.68	

²Not including value of United States lots.

In course of construction (estimated).

REPORT OF THE BOARD OF EXAMINERS FOR THE WHITE SCHOOLS FOR THE SCHOOL YEAR.

To the Board of Education of the District of Columbia.

LADIES AND GENTLEMEN: This report will consider the work of the board of examiners under the following general heads:

- A. Examinations.
- B. Placing of teachers and longevity increases.
- C. General work and conclusions.

A. EXAMINATIONS.

Total number of applicants: examined, 116; passing, 71.

The following is a copy of the "dates and subjects of examinations" contained in a circular issued July 1, 1915:

DATES AND SUBJECTS OF EXAMINATIONS.

1. Tuesday and Wednesday, December 21 and 22, 1915.

High schools only.—Academic and scientific subjects, (1) English; (2) biology; (3) chemistry; (4) applied arithmetic; and (5) science of accounts.

All special subjects *except* domestic science.

2. Wednesday and Thursday, April 19 and 20, 1916.

High school only.—All academic and scientific subjects *except* (1) history; (2) German; and (3) Greek.

(NOTE.—Special examinations will be ordered if necessary.)

In accordance with the above, two regular examinations were held, viz.: December 21–22, 1915, and April 19–20, 1916. Special examinations were held as necessity demanded.

(NOTE.—The first number in the parentheses below indicates the number of applicants taking the examination; the second, the number passing.)

I. REGULAR EXAMINATIONS (89–57).

1. Examination of December 21–22, 1915 (36–20).

High schools (36–20); applied arithmetic (4–3); biology (2–1); chemistry (1–1); English (24–12); art work (1–0)¹; mechanical drawing (1–0); physical culture (1–1).

2. Examination of April 19–20, 1916 (53–34).

High schools (53–34); applied arithmetic (4–4); biology (1–0); commercial geography (2–2); English (24–17); French (3–0); Latin (5–3); mathematics (10–5); physical geography (1–1); Spanish (1–0); stenography and typewriting (2–2).

¹ Not eligible.

3. Examination of 1914-15 (3-3).

Examination of March 30-31, 1915 (2-2).

High schools (2-2); art work (2-2).

(NOTE.—Report held up until February 2, 1916, pending decision as to eligibility. Number taking the examination already counted in last report.)

Examination of June 17-18, 1915 (1-1).

High schools (1-1); history (1-1).

(NOTE.—Report held up until Jan. 26, 1916, pending receipt of evidence. Number taking the examination already counted in last report.)

II. SPECIAL EXAMINATIONS (27-14).

Examination of April 19-20, 1916 (12-6).

1. High schools (11-5); art and art metal work (3-2); domestic art (3-2); mechanical drawing (2-1); physical culture (1-0); wood-working (2-0)¹.

Special qualifying examination to teach in the Wilson Normal School (1-1); art work (1-1).

2. Elementary schools (15-); domestic science (15-8)².

HIGH SCHOOL LIBRARIAN EXAMINATIONS.

No examinations were scheduled. A special examination may be ordered during the coming year.

NIGHT SCHOOL TEACHERS' EXAMINATIONS.

No examinations were scheduled. A special examination will be held during the early part of the coming school year.

FIREMEN AND POLICE EXAMINATIONS.

Two examinations were held during the school year, as a result of which 16 out of 21 applicants passed, viz.: (a) examination of October 20, 1915, 8 out of 11 applicants passing; (b) examination of April 7, 1916, 8 out of 10 applicants passing.

As yet no examinations have been called for on behalf of the police department. In this connection it is deemed advisable to quote the letter from the Board of Commissioners of the District of Columbia, which reads as follows:

COMMISSIONERS OF THE DISTRICT OF COLUMBIA,

EXECUTIVE DEPARTMENT,

Washington, December 13, 1913.

Ordered: That hereafter applicants for appointment as members of the police and fire departments of the District of Columbia shall pass a mental examination to be conducted by the Board of Education of the District of Columbia; and that the major and superintendent of police and the chief engineer of the

¹ One not eligible.² Eligibility of one, pending.

fire department are instructed to confer with the superintendent of schools for the purpose of making regulations to govern such examinations.

Official copy furnished Board of Education, District of Columbia.

By order:

W. TINDALL,
Secretary.

EXAMINATION OF CANDIDATES FOR APPOINTMENT TO WEST POINT BY THE
COMMISSIONERS OF THE DISTRICT OF COLUMBIA.

At the request of the Commissioners of the District of Columbia, this board of examiners took charge of this work and held an examination on February 15-16, 1916. Fifteen candidates appeared.

Each candidate wrote his name upon a sheet of paper, numbered the sheet to correspond with the number on an envelope furnished him by the board of examiners, inclosed the sheet in that envelope, and sealed the envelope, using his number only and not his name during the examination.

All papers, including the sealed envelopes, together with complete records of candidates by numbers, in order of rank, were sent to the Commissioners of the District of Columbia.

PROSPECTIVE EXAMINATIONS.

It is possible that the work of the board of examiners may be materially increased because of the preparation of eligible lists for appointment as school nurses and medical inspectors. The prospect of very heavy additional work for a board of examiners working without pay is not inviting.

B. PLACING OF TEACHERS AND LONGEVITY INCREASES.

The board of examiners is very happy to state that the now firmly established policy of the auditing authorities, which recognizes the findings of the board of examiners as final in every particular, has removed the many unnecessary difficulties which once made this task almost unbearable.

C. GENERAL WORK AND CONCLUSIONS.

1. All of the various circulars regarding examinations issued by this office have been consolidated into one circular. It is hoped that this consolidation will not take away the effectiveness of the single circular with its direct appeal to the one class of applicants involved, and that it will not result in an increase of correspondence to answer the inquiries of a great number of applicants who are in awe of a formidable array of statements as to various examinations for various positions when contained in one pamphlet.

2. Letters were sent out to over 80 applicants for night-school positions, asking them to fill out application blanks, and informing them that notices of examinations, etc., would be sent them in the near future. Some 30 have responded. Whether the examination can be held at the beginning of the school year of 1916-17, as originally intended, is problematical, as the appropriation bill for that year has not yet passed and no funds are available for printing the circulars of information regarding all examinations.

3. In this connection it should be stated that it is deemed advisable for this board of examiners to have paper, carbons, etc., used in circulars of information and in preparation of examination questions, of a much higher grade than that provided for general use in the schools and generally throughout the District government.

The circulars of information go out over the entire country and it brings adverse criticism to have them printed on paper of a cheap grade. The same criticism holds with reference to other supplies mentioned. The examination questions are typewritten and the carbons and thin paper used for manifolding purposes should be of the best quality to insure perfect legibility of all such examination questions covering such a wide variety of subjects. Every word in a foreign language, with its proper accent, and every technical term and symbol should be clear and distinct, and no applicant should be distressed by blurred papers during the crisis of competitive examinations, nor I am sure is it the intention of anyone that such should be the case.

In many cases, to avoid such conditions, there are fewer carbons taken at a time, and this increases vastly the amount of time and work, as each new typewritten set must be read over, and this is a very difficult and tedious performance, especially in the case of foreign languages. Everything should be done to lessen the dreary monotony of this work, which consumes much valuable time at the best, and the best should be provided so as to reflect credit on the school system and free the applicants from all needless annoyance, especially when the added cost is but a trifle.

4. The work of the board of examiners has steadily increased in scope, volume, and intensity during the 10 years of existence since its formation in September, 1906, and it has been possible to maintain its effectiveness only by the greatest sacrifice on the part of Miss Simons and myself, hampered as we are by loss of time due to constant traveling from one school to another and to program irregularities. And even this sacrifice would have availed little had it not been for the splendid efficiency of Mrs. R. B. Parker, the clerk to the board of examiners, who has handled the very complicated machinery of the office in a way to command unqualified admiration

and commendation. The board of examiners is hopeful that the salary of its clerk will be materially increased and that after 10 years of service without pay its members may receive suitable compensation for its very heavy work.

In conclusion the board of examiners desires to express its appreciation of the very greatly improved conditions resulting during the latter part of the school year from the sole use of the room which it now occupies and to thank most cordially all who have been interested in its welfare.

Respectfully submitted.

HARRY ENGLISH,
Secretary, Board of Examiners.

JUNE 30, 1916.

REPORT OF THE BOARD OF EXAMINERS FOR THE COLORED SCHOOLS.

JUNE 30, 1916.

SIR: I have the honor to submit a brief report as secretary of the board of examiners for colored schools for the year 1915-16. During the year under review we conducted at Frank School Building two regular and two special examinations.

	Applica- tions.	Exam- ined.	Granted.	Not Granted.	Pending.
High school.....	118	36	15	21	.....
Normal school.....	5	2	2		.....
Special departments.....	10				.....
Vocational school.....	26	9			9
Ungraded school.....	5	3	1	2	.....
Night school.....	31	4	1	3	.....

That a board of examiners may serve effectively the school interests it is of first importance that it be in intimate touch and sympathy with local needs and with outstanding general advances in the methods and requirements of worthy educational practice. Upon its members rests not only the duty of passing upon the qualification of prospective teachers and of certifying the more competent, but also the serious responsibility of working in constructive harmony with administrative policies and improving in range and quality the advancing standards of a progressive service. The probability is that unhampered examiners with measurably broad powers may be made a tremendously useful influence for elevating the ideals of scholarship and professional attainment essential for entering upon the profession of teaching.

PROFESSIONAL STUDY AND PREPARATION.

It is precisely with the thought of quickening this spirit of professional preparation that the new circular of information with reference to subsequent examinations, issued upon the advice of the superintendent of schools, will place a larger degree of emphasis upon a genuine professional attitude. It has been found that many a college of the strictly literary or scientific type does not encourage a study of the vocational or professional aspects of the subjects in its curriculum. In other institutions, although courses are offered in the elements of psychology and the theory of education, there is no

opportunity for the laboratory side of courses in education with provision for appropriate practice teaching under expert supervision. Moreover, experience proves that sort of training for those who purpose to teach well worth the while, for it secures greater mastery over the subject and is a requisite part of one's equipment for efficient service in this field of endeavor. In the examination, it might be possible to arrange a system of additional credits for a very definite minimum of such preparation in connection with the subject which the candidate desires to take. Finally, in consideration of these facts, one can not doubt the propriety of including the further recommendation of extending in facility and scope the local normal school, so that it might minister to the needs of those who would profit by more systematic training in preparation for teaching.

PRACTICE TEACHERS IN THE NORMAL SCHOOL.

It might be observed that throughout the examination effort was directed toward testing not only the candidate's proficiency in fact knowledge, but in how to teach the various subjects, the practice lesson giving an exceptional opportunity to observe the teaching process.

ELIGIBILITY.

Each applicant must have: (1) Degree from an accredited college or graduation certificate from an accredited normal school, such normal school graduate to have had at least five years' experience as teacher in a secondary school or institution of equal or higher rank; (2) three years' satisfactory experience in teaching and governing day school classes of elementary grade, and, in addition to passing a written examination upon the subjects stated below, must give a practice lesson before the examiners.

MAJORS.

Professional study:

- History of education.
- General principles of education.
- Elements of psychology.
- Child study.
- Problems of discipline and management in specific subjects.

History:

- United States history.
- English history.
- Modern history.
- Civics.

Mathematics:

- Arithmetic.
- Algebra (through quadratics).
- Plane geometry.

English:

- Grammar and composition.
- Literature, British and American.
- Aims, methods, materials of elementary composition, reading, word study, literature, and grammar.

Geography:

- Place and physical geography.
- Geographical references, book, apparatus and the methods of using them.

Science:

- Elements of physics, chemistry, and biology.

MINORS.

Drawing:

Object drawing.
Composition and design.
Illustrations.
History of art.
Method and purpose of instruction
in public schools.

Physical education:

Present standing of physical edu-
cation in various countries.
Arrangement of gymnastics for
any of the grades.

Music:

Rudiments of music.
Musical terms.
Sight singing.
Chromatic scales.
History of music.

Anatomy:

Physiology and hygiene.
Play and games; their value and
classification.

UNGRADED SCHOOLS.

In choosing teachers for atypical classes we tried to determine the candidate's knowledge of the distinctive physical, mental, and moral qualities of this group and what means might be employed for improving their defects, coordinating their muscular systems, and rescuing them from the sad condition of hopeless dependency. The examination results strengthened our conviction that a normal-school course without additional study does not qualify for teacherships of these special classes. They seem to call for a higher degree of skill and sympathy than is required in the regular grades, and with superior aptitude should go specialization as a part of the candidate's equipment.

DRESSMAKING IN THE VOCATIONAL SCHOOLS.

The problem here was to find persons of practical experience with at least the minimum requirements of a high-school education and a year's special training. They should have sufficient ability also to teach the trades without relying wholly upon the imitation method in common use by the practical craftsmen in training apprentices.

This year, it again seemed impossible to secure for our eligible lists candidates qualified under the law for positions in physical training, and manual training classes in the high school.

To the board of education, to the experts in the schools, to Miss H. E. Riggs, and to you, Supt. Thurston, for your unfailing counsel and encouragement, I am profoundly grateful for whatever success the year has brought.

Very respectfully,

A. H. GLENN,

Secretary Board of Examiners for Colored Schools.

SUPERINTENDENT OF SCHOOLS.

REPORT OF THE ASSISTANT SUPERINTENDENT.

JUNE 30, 1916.

SIR: The year just closed has been one of great and varied activity for the office of the assistant superintendent. The great advance made by the school system under your direction has made this year a period of satisfaction and encouragement to all interested in the progress of the Washington schools.

SCHOOL ORGANIZATION.

Many problems have been presented in the organization of the schools, but it has been possible to bring about such a distribution of the teaching force as to provide an efficient and equitable arrangement for both pupils and teachers.

The high schools have presented the most serious problem in supplying the demand for additional teachers. The number of electives, the division of our high-school population among so many schools, and the varied courses offered, make the annual assignment of teachers a matter of considerable difficulty.

It is true that many of the teachers in our high schools are carrying very heavy programs, but the better standardization of organization among the various schools which we are securing more and more each year is bringing about a much better state of affairs. The best test of the limit to the efficient activity of a high-school teacher in my estimation is to be found in the number of pupils upon whom the teacher is expected to exert an influence. The size of the pupil group for which the teacher is to be made responsible should be the important factor in determining the teaching force necessary for a school.

In the graded schools it has been possible to secure a compact and satisfactory organization as far as distribution of teaching force is concerned. The congestion in several sections of the city has grown to serious proportions. The Chevy Chase section, the Petworth section, the sixth division, the Maury School neighborhood, and the section in the vicinity of the Bryan and Buchanan Schools all present problems which demand an early solution.

I believe that the plan of organizing adjacent schools under a group principal has operated well, and as it develops it will bring about a system of local educational direction which ought to increase the efficiency of our schools.

HIGH-SCHOOL CADET CORPS.

The responsibility for the direction of the high-school cadet corps is placed upon the office of assistant superintendent. For this reason the assistant superintendent finds himself each year in the position of the historian of this splendid organization, which is now completing its thirty-fourth year of existence.

Washington has demonstrated to the country at large that a cadet corps of the highest efficiency can be maintained in a public-school system. We believe that the recognition of the worth of the cadet training to the community should arise not primarily from any enhanced value on the score of "preparedness," but from the educational advantages which the training affords the growing youth of the country.

The boy gets training in coordination, physical ideals, and mental and physical alertness. The boy through this training comes into a realization of his place in life. He learns to adjust himself to social relations. He comes to appreciate that he may obey orders which will contribute to the good of the whole without sacrificing any of his dignity as an individual.

The cadet learns the value of "teamwork." No other physical activity which is open to the adolescent boy engages so many boys in a friendly rivalry, which is a contest dependent upon community action and not upon the prowess of selected individuals.

This has been a year of great importance in the history of the cadet organization.

Through the courtesy of the War Department we have had the benefit of the advice and counsel of Lieut. E. Z. Steever, United States Army, who has met with marked success in his attractive system of high-school military training.

Under the guidance of Lieut. Steever a number of new features were introduced, which serve to broaden the work which we have been accomplishing. The most important innovation was the system of troop-leadership contents. The commissioned officers were instructed in the fundamental principles of troop leadership, using the 12-inch war map of the Gettysburg section.

After the preliminary instructions were given the cadets were divided into contest groups. Problems were presented and the opposing forces engaged in spirited contests upon the map, with officers of the United States Army acting as judges. Awards were made in the preliminary, the semifinal, and the final contests, and ribbon badges modeled upon the Army service ribbon were given to the victors.

No exercises in geography, logic, or mathematics ever called into play the fullness of the interest of youth as did these games, but the

training of all of these subjects was to be found in the mimic struggle. Later the commissioned officers who had been trained were utilized as instructors for the noncommissioned officers, who must next year assume the responsibilities of commanding positions.

Target practice has been given added importance this year. Every cadet has had an opportunity to learn something of the operation of the rifle which he carried. This was accomplished by increasing the facilities for indoor-gallery practice and by encouraging the organization of contest groups.

During the week of April 15-April 22 and on April 24 the rifle teams representing the various companies were permitted to use the rifle range of the United States Marine Corps at Winthrop, Md., for a contest for the brigade championship. The contest aroused the keenest enthusiasm among the cadets and added greatly to the interest in this practical form of military training.

In addition to the troop leadership and target contests the regular events of the year were as full of interest for the cadets as in years past.

On March 9, 1916, the ceremony of presenting the commissions to the officers of the high-school cadets occurred in the assembly hall of the Central High School. On this occasion Capt. S. J. B. Schindel, United States Army, made a stirring address to the assembled corps, and the officers received at his hands their formal appointments to positions of authority.

On May 18, 1916, the annual review and parade of the high-school cadet corps occurred on the Ellipse in the President's Park. Brig. Gen. M. M. Macomb, president of the Army War College, acted as the reviewing officer. At the close of the review the brigade marched down Pennsylvania Avenue, preceded by the United States Marine Band, which was detailed for this occasion by order of the Secretary of the Navy.

The increase of the organization to 18 companies with an enrollment of 1,025 cadets made a number of changes necessary. The companies were organized in 2 regiments of 9 companies each. A cadet lieutenant colonel was placed in command of each regiment, with a cadet colonel in command of the entire organization.

The annual competitive drill, which is the military event of greatest interest of the year, was held on May 31 and June 1, 1916, in the American League baseball park.

The large number of companies competing made it necessary to give two entire days to the contest. As a departure from the custom of previous years but one afternoon was devoted to a formal occasion for which cards of admission were required. On this afternoon five companies representing the five high schools drilled in the

presence of thousands of interested friends and parents. The other companies went through the drill program in the presence of the judges during the first day or the morning of the second day.

At the close of the competition on the second day the entire brigade was assembled for a review and parade. Brig. Gen. E. M. Weaver, United States Army, Chief of Coast Artillery, acted as the reviewing officer and presented the prize flag after the judges had rendered their decision.

Company F, of the Eastern High School, was awarded first place; Company G, of the Eastern High School, was awarded second prize; and Company D, of the McKinley Manual Training High School, was given third prize.

By the courtesy of The Adjutant General, United States Army, First Lieut. Allen P. Cowgill, Corps of Engineers; First Lieut. John H. Carruth, Corps of Engineers; and First Lieut. Frederick S. Skinner, Corps of Engineers, were detailed to act as judges on this occasion.

On June 14 the brigade participated in the preparedness parade, and by their splendid appearance and skillful maneuvers demonstrated the effectiveness of their training.

Much of the success of our work in military training has been due to the encouragement and the sympathetic cooperation which we have enjoyed in our relations with the officials of the War Department and the officers of the Army.

In the appropriation bill now pending before Congress a small appropriation is included for the necessary expenses of a camp for the High School Cadets, together with an authorization to the Secretary of War for the loan of equipment and detail of officers for camp supervision. If this provision is enacted into law, I feel sure that it will prove an added incentive to our boys to enlist in the cadet corps next year. With practically a voluntary enlistment plan we have secured the participation of a large percentage of our boys, and I feel sure that the enlarged scope of our work, with the prospects of practical training in camp experience, will give an added interest to the cadet organization.

Of the many matters which have occupied the attention of the assistant superintendent, it is difficult to choose the dominant feature of the year.

The organization of the entire white school system, the direction and control of repairs and improvements, the formal preparation of the annual estimates, the collection of data, conferences with teachers, and the flood of routine details necessary to so great a school system form an incomplete list of the classes of duties falling to the lot of this office.

The present time has seemed to me to be a proper occasion to select military training in our high schools as that feature of the work of my office which is of such nation-wide interest as to deserve the detailed statement given above.

In all of the work of my office I have felt that it was my highest duty and privilege to follow your leadership and to carry on my work in such manner as would best fit in with the development of your plans.

Your counsel and courteous sympathy have been of much assistance and encouragement to me, and I desire to take this opportunity of expressing my appreciation.

Respectfully, yours,

S. E. KRAMER,
Assistant Superintendent.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE DIRECTOR OF INTERMEDIATE INSTRUCTION.

JUNE 30, 1916.

SIR: The only marked change in courses of study during the past year was found in the adoption of a new system of penmanship which so far promises good results. It is hoped that Congress will also provide a special instructor in this subject in compliance with the board's request.

The changes in the courses of study in arithmetic, geography, language, and history, made two years ago, seem to be working out satisfactorily. This is especially true of arithmetic, in which subject an earnest effort has been made to secure thoroughness in the essentials and the avoidance of too many technical applications of the principles learned.

A pressing need exists in the sixth-grade history for some suitable text to supplement and strengthen the present textbook. Several books bearing upon the European background of American history are available, all of which I have examined and one of which I have recommended to you as being specially suited to young minds such as are found in the sixth grade.

GROUP SUPERVISION.

It is too early to pass judgment upon the success of the experiment which was made in a few instances during the past semester, of combining two buildings into a group, placing one principal in charge, assembling the higher grammar grades in one of these buildings and undertaking to administer two eighth-grade classes by the departmental system, thus releasing part of the principal's time to supervisory duties. To insure the effectiveness of this plan there should be at least one assistant in the two eighth grades to relieve both the group principal and the other eighth-grade teacher. As it is, the latter teacher is obliged to pass rapidly from one period of teaching to another throughout the entire day, hearing recitations without cessation and accumulating piles of written work to be examined after school hours. Besides, if the group principal is, as he ought to be, a person specially qualified by superior teaching ability and familiarity with the work of other grades to exercise helpful supervision over classes other than his own, he ought to have greater freedom than the present plan allows.

I believe that an effort should be made to obtain an additional teacher in all instances in which this combination of buildings and classes is contemplated. Such additional teacher need not be a high-salaried one. Many of the younger graduates of the normal school are competent to fill such positions to advantage. It is clear to my mind that until some such provision be made the group principal will be handicapped by the demands of his classroom duties and the other eighth-grade teacher or teachers will carry a load of work which ought not to be put upon any teacher in any grade.

The purpose of the group-principal plan is to secure better supervision. This purpose can not be secured fully when the freedom of the supervisor is attained in part by increasing the burdens of the classroom teacher, whose energies and time are already sufficiently taxed.

Closer and better supervision is bound to mean increased cost. Any other conclusion is contrary to all experience. This fact should not be disguised, but should be frankly presented to Congress in the board's estimates. The present system of supervision was effective until the units of supervision became in the course of years enormously increased. This, added to the appalling growth in recent years of statistical and other clerical work, steadily diminished the effectiveness of the supervising principals as instructors. These men and women have always been selected from the ranks of the teaching corps and were successful classroom teachers before they became supervisors.

The expenditure of a few thousand dollars for clerks would release these valuable officers to the duties for which their education and experience have highly qualified them, and solve in part the problem of a better oversight of the teaching. But even in such an event a considerable increase in the number of supervising officers ought to be made to meet the growth of the schools and the greater exactions of present-day curriculums.

CLASS UNITS TOO LARGE.

During a period of 40 years it was the policy of our boards of education to ask each year for a sufficient number of additional teachers to not only care for new classes but to gradually reduce the size of the class unit. This wise policy resulted in bringing down the average number of pupils assigned to each grade teacher from 56 in the early seventies to about 43 in 1911, when the failure of Congress to provide additional teachers temporarily checked the progress of this reform, so that the classes began to grow larger instead of smaller. The appropriations for 1916 and 1917 now seem to indicate a more liberal spirit on the part of our legislators.

The class unit is still too large in both elementary and high schools. In the graded schools it should be reduced to 30 or 24. Much of the clamor about the failure of the public schools to get measurable results is accounted for by the large number of pupils assigned to each teacher. The wonder is that, under the circumstances, any worthy educational achievement has been possible. I believe in the near future both the public and the school managers will wake up to the fact that children can not be developed as they ought to be in body, mind, and heart until the teacher, having a class at least one-half as large as now, can get into closer touch with its individual members.

The teacher to-day, besides training her charges in reading, writing, and counting, and the numerous and broad extensions and applications of these arts, finds herself with responsibilities which have suddenly fallen upon her, growing out of certain newly discovered relations, social and civic, between the school on the one hand and the home and the community on the other. She is also told to ascertain and report after a critical study and observation of the child what seem to be his aptitudes, vocational and otherwise.

Under such changing conditions, if aught has been done in the way of shaping individual minds, directing sturdy young wills, or doing anything at all beyond the limitations of sheer memoriter class work, it has been greatly to the teacher's credit and also greatly to the credit of the normal school, which has found it necessary to meet conditions as they are and has therefore bent its energies toward the equipment of teachers capable of instructing large masses of pupils.

I do not mean to imply that the normal school has chosen to prepare its graduates for teaching children en masse rather than to give proper emphasis to the subject of child study, but I do mean to point to an obvious fact, namely, that existing classroom conditions tend to place the emphasis of normal instruction upon class control and class instruction rather than upon a scientific study of the individual child. In spite of the better ideals that have lived in the aspirations of the faculty of the normal school, they have been compelled to surrender time and effort which might have been devoted to these ideals in order to make sure that their students shall attain a degree of perfection in the mere mechanics of the teaching art. In this way the young teacher has acquired a certain dexterity which, coupled in practice with her woman's intuitive love of childhood, has served to rescue her work from comparative failure.

It is no hasty assumption of mine that the smaller class unit is a vital thing.

Twenty years ago Dr. Eliot, of Harvard, announced in a public address before an audience of educators that the next important

problem confronting them was the reduction of the number of pupils assigned to one teacher.

Nor should it be lost sight of that the Montessori system, which within a few years has been heralded the world over as a miracle of efficiency and so has obtained an unusual vogue in certain influential circles, contemplates the assembling of children in classes anywhere from 10 to 15 in number. With such a grouping of pupils in the hands of highly trained teachers it would seem that all things were possible of accomplishment. I believe the time is not far away when educators will realize the enormous disadvantage at which the teacher is instantly placed when expected to discipline and instruct a class of 45 or 50 pupils with any hope of success.

I cherish the confident expectation that a reform in school organization in this respect will be accomplished, and of course such a desirable end can not be hoped for without largely increased expenditures for school purposes.

When that day comes, every class, smaller by one-half than the present standards permit, will become a laboratory for child study rather than a place for hearing lessons and compelling order.

A MORE SERVICEABLE USE OF TEXTBOOKS.

The conviction has been growing upon me for some time that with so many high-grade textbooks issuing from the educational presses, we miss an opportunity which it is our duty to improve, when we select a single book or series from a number which are of practically equal value and confer upon it the privilege of use in the schools for a term of years to the exclusion of all others. Years ago when the present practice was instituted, conditions were very different. The number of first-class school textbooks was limited, and it often happened that one book or series embodied so many more excellent features than the others that it was possible to make a choice because of superior merit.

Sometimes a series would be so manifestly in advance of its competitors that it fairly represented the progressivism of its day and school authorities could wisely prefer it, using it to standardize the instruction.

Such conditions do not exist to-day.

It is true that there are special methods, more or less mechanical in their nature, which are invested with the charm of novelty or have had the fortune to be exploited skillfully by an advance agent, found notably in reading books, and which make a strong appeal to teachers and supervisors. But I believe it can be said with due regard to truth that so far as content, proper grading, artistic make-up, durability,

and cost are concerned, one series has no marked superiority over another—certainly no such superiority as would warrant the one being dignified by the name of “basic” while all others are pushed back into the “supplementary” class.

I therefore earnestly recommend that you consider, in future book adoptions, the wisdom of selecting from four to six different series of readers and histories, two or three different geographies, and at least two books in language and grammar, and more if suitable ones can be found without confusion of terminology, using one book of a kind in each division or in several divisions.

Such a reform in the selection of books would relieve the superintendent and other school officials from a wasteful expenditure of time, extending in some cases over months, given to the evaluation of competing textbooks, when after all is said only shades of difference can be found between them. Incidentally such a reform in handling book adoptions would greatly lessen the tension upon those upon whom the duty of making the selection falls.

I beg to thank you for your official courtesies and personal consideration.

Very truly, yours,

A. T. STUART,

Director of Intermediate Instruction.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE DIRECTOR OF PRIMARY INSTRUCTION.

JUNE 30, 1916.

SIR: I have the honor to submit to you my first annual report. My entrance into the system, March 6, 1916, was so late that I am able at this time to offer to you only more or less general impressions of the conditions, the endeavors, and the possibilities of the primary schools of the city. The most definite of these—one that would be patent to any observer—is the splendid spirit of cooperation, of loyalty, and of faithfulness to ideals that animates the teaching body, as evidenced by the remarkable way in which standards were held and the work progressed during the many months the department was without its accustomed head. No higher tribute could these teachers have paid to the memory of their late director, Miss Elizabeth V. Brown, than in so carrying on the activities organized under her competent leadership. No less credit is due the strong influence of the superintendent, the generalship of the supervising principals of the several divisions, and the untiring efforts of the assistants to the primary director, Miss Christine M. Arth and Miss Ida M. Lind, for the existing state of affairs. The results for the year seem excellent.

In the main the work has proceeded along lines previously marked out. There have, however, been some innovations.

At the beginning of the first term the "See-and-Say" system of phonics was introduced into the first and second grades. Mrs. Castle, an expert in this work, representing the company, gave demonstration lessons on the use of the books with classes of children at the Wilson Normal School, and in several schools in various sections of the city. These lessons were most suggestive and helpful to the teachers, and even after so short a time of trial, we feel justified in saying that the books have been satisfactory and the results of their use gratifying. They fill the need of a systematized course in phonics.

The Clark system of penmanship was also introduced during the first semester. Mr. Clark, its author, gave a number of demonstration lessons to the teachers, instructing them in its use. Copy books were furnished to the 2B and 3AB classes. During the latter part of the year, all written composition was temporarily suspended in the first and second grades, the purpose being to secure, even with the very young children, correct position and movement in penmanship

under the close supervision of the teacher. We recommend that copy books be supplied these grades as soon as possible, as certain features of the system are best developed through their use. Mr. Clark visited the schools again in June and pronounced the work good. We are glad the same system is to be continued and believe that future changes should be begun in the first grade, where there are no previous conceptions of writing to do away with. Much of the poor penmanship in the schools throughout the country is to be directly attributed to frequent changes of systems, to none of which does the child have time to adjust himself.

There is a growing tendency in the educational world to apply to the problems of school administration certain standard tests of their efficiency, as is done in other fields of organized endeavor. During the year tests have been given in our third and fourth as well as higher grades in spelling and arithmetic along various lines, each for a definite, tangible purpose. While the results have not been sufficiently tabulated to report on them at this time, it is believed that they will prove strongly indicative of present conditions and suggestive of future methods to better those conditions. During the coming school year we plan to carry this work into other fields, particularly reading.

These tests are one of the many ways Washington has of making it possible for the teachers to measure their achievements, as individuals, with those of others. Model teachers in the first and second grades are at present an institution. Their work has been somewhat handicapped this year by the occurrence of several vacancies that greatly increased the work of those remaining, but they have been a source of help and inspiration to the new teachers as well as to those of experience. In the third and fourth grades teachers of marked excellence were listed as desirable people for others to visit. Due to an unusual number of changes, there have been, particularly in the third grade, comparatively few on this list, and consequently the visiting has been quite heavy for them. However, they have risen to the situation admirably and have proven themselves competent, sympathetic, and helpful. We plan another year to have on this list not only the names of excellent teachers but the subject or quality in which each excels; e. g., one may be worthy of observation as an expert in classroom management, in motherliness of attitude toward the children, in ability to understand individuals and secure from them their best efforts; another may be peculiarly expert in teaching; another in planning constructive seat or study work, etc. In this way we hope not only to recognize the merits of a large group but to make it possible for visiting teachers to know where to go for their definite and particular needs.

In our belief that every teacher of experience has evolved for herself methods and practices that are not only valuable to her but probably would be interesting to others, that each section of the city should be in touch with the work of all other sections, that teachers of the same grade may be of mutual assistance, and that each teacher should receive help and inspiration from many sources, the primary department plans to establish in the library of the Wilson Normal School a reference library made up of papers written by the pupils and the teachers of the first four grades, illustrating and describing the various phases of the work as conducted by individuals or small groups of teachers. These descriptions include methods, devices, ideas, etc., that they have used to advantage in their classes and which may help in the effective training of other children. The benefit to be derived from such a collection is so obvious that the teachers of every division have responded heartily to the request that they send in their contributions. By October 1, 1916, we hope to have this material catalogued and arranged so as to be readily accessible to any teacher desiring to use it. We wish to express our appreciation of the cooperative spirit shown by the faculty of the Wilson Normal School in furthering the interests of this department in this particular instance and in others.

In considering the needs of the primary department, three stand out more prominently than others as worthy of special consideration. They will be taken up in the order of their importance and urgency at the present time.

First. More and better reading material. There is available today a wealth of excellent primary reading matter, some of it new, much of it a charming rewriting of stories old, yet ever new, that are a part of every child's literary heritage. Publishers vie with each other in making books that are constructed with the purpose of meeting the psychological needs and desires of the age for which they are intended. In them are stories which may be read later in life, but which will never have the same appeal, never mean so much in the way of development as now, the time for which they are intended, for which they were designed years, decades, even centuries, ago. Considering the reading the city over, from the standpoint of facility and comprehension it is excellent, but we feel that the results from the standpoint of enrichment of mental life, of appreciation of the fine and beautiful, of pleasure by the way (a very real factor in education), would be incalculably better with more productive sources of such things available. The gravity of the situation has been somewhat lessened by the splendid assistance of the Carnegie Public Library in lending to many of the schools enough books at a time for each member of the class to have one. We deeply appreciate

their help, and shall always need it for what we term "outside reading," but we need sets of good books of our own, so that no class may be denied fresh, interesting reading whenever the need of it arises.

Second. Coaching classes for retarded children who are in no sense atypical, but who suffer from some handicap that could be removed by special instruction. For example, there are children who have been out of school for a long time (several weeks or more) because of illness, some of the epidemics so common in childhood, and who, returning to a class of forty or fifty pupils, and a teacher already overworked, inevitably fall behind the class and have to repeat, during a whole term or more, work that could have been easily done in a few weeks with more individual attention than the regular classroom teacher can give them. Aside from the financial cost of "repeaters" to a school system, the discouragement of the child, frequently resulting in future failure, is a factor that can not be overlooked by any social institution. In a day when so much is being said, and rightly said, about our duty to the atypical child, we would like to appear in behalf of the normal child, removing from his path all obstacles that tend to make him subnormal.

Another type of case for the coaching class is the child who is *a little slow mentally*, not atypical. His mind has not favorable conditions for growth in the quicker reactions of a group of average children. He gets discouraged and with more or less resignation drops out of the race. To place him in a school for atypical pupils is obviously most unjust and futile. He needs special instruction in classes of limited membership. Such children have been known to develop into normal or even superior students. Like some seeds they germinate slowly and develop only under conditions peculiarly suited to them.

A third class, remarkably small in Washington, includes the children of foreign parentage who do not speak English. They are sufficiently developed mentally for higher work, but remain in the primary grades for the language. Obviously with their ability they would progress more rapidly than the young American children with whom they are classed. One such class has been established and is said to be doing good work, but it does not meet the need and is mainly for higher work than the primary.

The expense of maintaining these coaching classes is a great obstacle, but when one considers that every time a child for any cause has to repeat his grade he is doubling his expense to the school system for that year, one wonders if the added cost is really so great in the long run.

Third. The need of manual work for the boys of the third and fourth grades while the girls are having sewing. Many of our

teachers appreciate and meet this need of interesting employment through field trips or paper construction work, but it should not be dependent upon the originality or inclination of the individual teacher. Some definite course in handwork should be adopted that will be constructive and that will articulate with the work done by the boys in the higher grades, as the sewing of the little girls fits into the scheme of domestic economy instruction of the more advanced classes.

All or any one of these suggestions that the superintendent may see fit to follow will, we believe, result in greater efficiency in this department.

In conclusion, I wish to express to the superintendent my appreciation of the kindness and help proffered me by all with whom I have been associated during these first months, and of the privilege of working in a city that offers so excellent a field as does Washington.

Respectfully,

EDITH MARSHALL,

Director of Primary Instruction.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF SUPERVISING PRINCIPALS.

DIVISIONS 1-9.

JUNE 30, 1916.

SIR: As representative of the supervising principals of the first eight school divisions, I respectfully submit the following statement as report for the school year 1915-16:

Bernard T. Janney, for many years a teacher and supervising principal in the public schools of the District, died January 15, 1916. His associates and colleagues in the school service expressed at the time their sense of loss of fellowship with one who by his loyalty to duty, by his strength of character and varied attainments, and by his broad and compassionate charity had won the admiration and love of all who knew him. It seems fitting to refer here to this genial, kindly man, to this ranking officer of the supervisory corps, who welcomed to its deliberations every present member of that body, and who, in wide experience and friendly suggestions, was himself a valued member of it.

The vacancy occasioned by the death of Mr. Janney was not filled. A redistribution of school buildings resulted in the formation of an enlarged first division, with Mr. Murch its supervising principal. The second division, as such, was closed out and its school buildings were transferred to other divisions, the Force, Adams, Dennison, Eaton, and Brown to the first division, the Cooke and Morgan to the third division, and the Grant and Weightman, with the Toner from the first division to the eighth division. This report is, in consequence, for eight divisions instead of for nine divisions as heretofore.

The courses of study made operative in September, 1914, have had two years of intensive and interesting trial and may be said to have proved themselves during this period. In blocking out their programs, and in apportioning their work for long or short periods of a semester, the teachers have constant recourse to these courses of study in English, arithmetic, history, and geography, and may be said to consider them their guide, philosopher, and friend. It is not too much to say that these courses are the splendid foundation upon which the superstructure of our teaching is being firmly and satisfactorily built. The trained, alert, progressive teacher, with sug-

gestions, aims, outlines, and methods of teaching placed so invitingly before her in these courses of study, is inspired to best endeavor and is encouraged to best accomplishment.

If a course in algebra for the second semester of the eighth grade could be so directed as to embrace in its requirements the teaching of the four fundamental operations and of problems involving one unknown quantity, one might be led to believe that the courses of study do fit the immediate needs. Changes creep in through relief of pressure at one point and stress of new features at other points, but because of the very workable, interesting, inspirational nature of these courses of study, they may be left with only minor revision as a serviceable instrument in the hands of capable teachers.

As the educational field is being covered by local surveys conducted by the supervisory officers, Mr. Murch being responsible for data on oral arithmetic, Mr. Haycock on composition, Mr. Patterson on geography, Mr. Ely on reading and literature, Miss Hendley on grammar, Dr. Kimball on physiology and hygiene, Miss Beers on spelling, and Mr. Johnson on history, it seems inadvisable to attempt analysis here of scope and progress of work in these important branches. A healthy activity is being observed in the teaching of essentials, and the teachers are responding splendidly to the introduction of standard tests as they always do respond whenever methods and means for the improvement of the school system are projected.

This research work, finding expression in systematic inquiry and definite testing, is of so recent introduction here as to make present report of results of slight value; but, even so, interest has been aroused in this line of class endeavor, which has for its purpose the development of the reasoning faculties of children and of their powers of speed and accuracy. A continuance and expansion of the local administrative inquiry, observation, and testing should bring about a systematic coordination of class teaching, an elimination of much instruction that is useless and obsolete, and the substitution of much that is of life value. In this preparation for efficiency there should be no return to mere mechanical drill in teaching, but, while holding in our child development to all the value and beauty of literature, nature, art, and song, there should be such jacking up in the teaching of spelling, of reading, of writing, of number, and of kindred subjects, as to insure proper balance to the training provided the school child.

An administrative inquiry, regularly operative, should clarify and correct certain defects in our teaching machinery, in the results of it. It should so energize the activities of the classroom as to make school attendance a more worth-while business to children; it should occasion such readjustment of school training as to increase

the promotions from grade to grade, and, perhaps, so take from the teacher's vocabulary that obnoxious word "repeater"; it should so simplify and accelerate actual teaching as to make the acquisition of the fundamentals of education a quick and sure process. There is no easy road to learning, but there are teaching means by which it may be made clear and straight for its youthful travelers. Life's standards are being raised and life's demands are being increased. Children must be trained well to meet well these changed standards and demands.

We are teaching writing with a plan before us, with something accomplished, and with much in mind as to what is to be done. The graded writing textbooks in their first steps are in our lowest grades, and Mr. Albert W. Clark, author of these books, has given to classes helpful instruction, and to teachers expert advice and teaching assistance in order to make clear his system of writing and to prove its worth.

This plan for teaching penmanship is so simple and direct that it saves time of both teacher and pupil and gives results of the pupil's practice that are constructive. A writing motion is gained through moving the hand across the page and tracing a letter or word, so that when writing is really begun, it is mere repetition of movement of hand across the page and of tracing of copy. While the pupil is being trained to acquire the writing process he is visualizing the two alphabets and is forming the habit of writing good script, so the letters must be taught so carefully that his mind may grasp letter combinations just as clearly as it does number combinations.

This year emphasis has been placed on teaching the fundamentals of the writing process. Effort has been made to train the child to sit properly, to place his paper on the desk as he should, to hold his pen correctly, and to move his hand easily across the page as he writes. Under these conditions, the child has been expected to write legibly.

Two things may be noted as a general summary of the year's work: (1) That the pupils have made progress; (2) that the teachers have interest and confidence in this method of teaching writing. There is good ground for believing that penmanship in our schools is on a proper foundation, one upon which our teachers may, with assistance, construct satisfactory work of very high standard. With the extension of the system through the grammar grades and the employment of a writing director who has thorough knowledge of and unshaken belief in the system of writing that we have introduced, we should evolve legible and rapid writers trained to right position, right movement, and right form.

Training, combining intellectual and industrial work, is making satisfactory progress at the two centers of its trial in the grades,

at the Lenox School in the southeast and the Smallwood Manual Training School in the southwest. The first-named school, with its seventh and eighth grade classes provided with extra periods of manual training per week, has exhibited some splendid specimens of handiwork, and has made remarkable advance in mechanical drawing. The Smallwood School is proving its worth by various tokens. The enrollment has changed very slightly, the attendance has been excellent, retention of children beyond the legal school age has been noticeable, interest in definite work and ability to carry out specific directions have been remarked, and power to accomplish well in the grades two lines of endeavor, mental and manual, has been quite evident. An 8B group of boys and another of girls will begin the combined instruction September next, and it is hoped that February, 1917, will find some pupils of these groups in readiness to take up the manual training offered by certain high schools. The atmosphere of the Smallwood Manual Training School has been very pleasing, and the enthusiasm, earnestness, and concentration of principal, of teachers, and of pupils have been constantly observed. It is believed that no mistake has been made in establishing these combined industrial-academic schools, and it is hoped that their wholesome advance will lead to the establishment before long of similar schools in other sections of the city.

There is very evident coordination of interests between the school department and the police department, the primary object of which is the welfare of children. Following mutual understanding between the heads of the two departments, Maj. Pullman, superintendent of police, has furthered the safety first movement in detailing Officer Shelby to give talks to grammar grade boys and girls, which talks, very graphic and unusually impressive, have defined the relation of policeman and school child and have laid down very clear rules of roadway safety, and Officer Brunner to demonstrate to the pupils methods of life saving in the water and to teach swimming to groups of them. Safety of children as they move through the crowded thoroughfares, intelligent observance of city ordinances, and reduction in the number of river fatalities are the aims of these splendid efforts, and too much credit can not be extended by us to the alert chief of police and his very capable men for the service they are rendering the schools through this guardianship of the children.

The need for a law to retire superannuated teachers on partial pay becomes more acute each year. During the year a new retirement bill has been prepared. Statistics, giving age, term of service, and salaries, were received from the whole teaching corps. Through the efforts of Mr. W. T. Galliher, chairman of the committee on retirement of teachers, the services of the United States Efficiency Bureau were secured to evaluate the project.

After months of work a bill which is believed to be equitable and workable has been prepared. It provides that retirement shall be on the age basis and that each teacher shall purchase for himself an annuity based on his salary, in addition to which, appropriation shall be made giving to each retired teacher \$6 per year for each year of teaching service. The bill further provides that the retired pay of teachers ready for or near retirement shall be provided for by appropriation.

The bill is now before Congress and every effort will be made to have it enacted into a law at the next session.

The year has been a wide-awake one among grade teachers. Many of them have taken college courses and some have received their degrees. They have formed study clubs, with professional advancement their sole object. There has been unusual activity among them in teaching dramatization, in training in habits of study, in observing the tercentenary of Shakespeare, in handling our traveling libraries, and in obtaining reading matter for pupils from the public library, and in looking after the physical welfare of children. Without the general cooperation of this body of alert, fine-minded teachers, the work of the supervising principals would have been arduous indeed, and the machinery of the school system would have moved much less smoothly than it has. Their general excellence must be conceded and highly commended.

As the necessity for a clerk for the supervisor becomes more pressing every year, I beg leave to repeat in the report of this year the following recommendation from the report of the supervising principals of the year 1908-9, bringing the statistics up to date:

One of the most pressing needs in our school system to-day is clerical help in the office of the supervising principal. This need has long existed, but has grown in urgency within recent years by the enlargement of the districts and with the natural development of administrative detail. Theoretically the supervising principal is in his schools throughout school hours. This is where he wishes to be and where he ought to be, but all too often it is where he finds it impossible to be. More and more is he held at his office desk.

For the supervising principal, for the building principal, and for the general public, a division clerk in the office of the supervising principal would relieve trying conditions which now exist. It is not easy to educate all who have business at a division headquarters to call at the beginning or the close of the day. Many expect, and not unnaturally, to find that office open for business all day. A representative of the supervising principal in his office through the day would prevent frequent disappointment and inconvenience and occasional dissatisfaction and irritation among those calling, in person or by telephone, in the absence of the supervising principal. The burden of clerical work is often complained of by building principals. The services of a division clerk would make it possible to transfer to him some work of this nature now necessarily imposed upon the building principal. Most important of all, a division clerk would materially lighten the present office exactions of the supervising principal, giving him more

at the Lenox School in the southeast and the Smallwood Manual Training School in the southwest. The first-named school, with its seventh and eighth grade classes provided with extra periods of manual training per week, has exhibited some splendid specimens of handiwork, and has made remarkable advance in mechanical drawing. The Smallwood School is proving its worth by various tokens. The enrollment has changed very slightly, the attendance has been excellent, retention of children beyond the legal school age has been noticeable, interest in definite work and ability to carry out specific directions have been remarked, and power to accomplish well in the grades two lines of endeavor, mental and manual, has been quite evident. An 8B group of boys and another of girls will begin the combined instruction September next, and it is hoped that February, 1917, will find some pupils of these groups in readiness to take up the manual training offered by certain high schools. The atmosphere of the Smallwood Manual Training School has been very pleasing, and the enthusiasm, earnestness, and concentration of principal, of teachers, and of pupils have been constantly observed. It is believed that no mistake has been made in establishing these combined industrial-academic schools, and it is hoped that their wholesome advance will lead to the establishment before long of similar schools in other sections of the city.

There is very evident coordination of interests between the school department and the police department, the primary object of which is the welfare of children. Following mutual understanding between the heads of the two departments, Maj. Pullman, superintendent of police, has furthered the safety first movement in detailing Officer Shelby to give talks to grammar grade boys and girls, which talks, very graphic and unusually impressive, have defined the relation of policeman and school child and have laid down very clear rules of roadway safety, and Officer Brunner to demonstrate to the pupils methods of life saving in the water and to teach swimming to groups of them. Safety of children as they move through the crowded thoroughfares, intelligent observance of city ordinances, and reduction in the number of river fatalities are the aims of these splendid efforts, and too much credit can not be extended by us to the alert chief of police and his very capable men for the service they are rendering the schools through this guardianship of the children.

The need for a law to retire superannuated teachers on partial pay becomes more acute each year. During the year a new retirement bill has been prepared. Statistics, giving age, term of service, and salaries, were received from the whole teaching corps. Through the efforts of Mr. W. T. Galliher, chairman of the committee on retirement of teachers, the services of the United States Efficiency Bureau were secured to evaluate the project.

After months of work a bill which is believed to be equitable and workable has been prepared. It provides that retirement shall be on the age basis and that each teacher shall purchase for himself an annuity based on his salary, in addition to which, appropriation shall be made giving to each retired teacher \$6 per year for each year of teaching service. The bill further provides that the retired pay of teachers ready for or near retirement shall be provided for by appropriation.

The bill is now before Congress and every effort will be made to have it enacted into a law at the next session.

The year has been a wide-awake one among grade teachers. Many of them have taken college courses and some have received their degrees. They have formed study clubs, with professional advancement their sole object. There has been unusual activity among them in teaching dramatization, in training in habits of study, in observing the tercentenary of Shakespeare, in handling our traveling libraries, and in obtaining reading matter for pupils from the public library, and in looking after the physical welfare of children. Without the general cooperation of this body of alert, fine-minded teachers, the work of the supervising principals would have been arduous indeed, and the machinery of the school system would have moved much less smoothly than it has. Their general excellence must be conceded and highly commended.

As the necessity for a clerk for the supervisor becomes more pressing every year, I beg leave to repeat in the report of this year the following recommendation from the report of the supervising principals of the year 1908-9, bringing the statistics up to date:

One of the most pressing needs in our school system to-day is clerical help in the office of the supervising principal. This need has long existed, but has grown in urgency within recent years by the enlargement of the districts and with the natural development of administrative detail. Theoretically the supervising principal is in his schools throughout school hours. This is where he wishes to be and where he ought to be, but all too often it is where he finds it impossible to be. More and more is he held at his office desk.

For the supervising principal, for the building principal, and for the general public, a division clerk in the office of the supervising principal would relieve trying conditions which now exist. It is not easy to educate all who have business at a division headquarters to call at the beginning or the close of the day. Many expect, and not unnaturally, to find that office open for business all day. A representative of the supervising principal in his office through the day would prevent frequent disappointment and inconvenience and occasional dissatisfaction and irritation among those calling, in person or by telephone, in the absence of the supervising principal. The burden of clerical work is often complained of by building principals. The services of a division clerk would make it possible to transfer to him some work of this nature now necessarily imposed upon the building principal. Most important of all, a division clerk would materially lighten the present office exactions of the supervising principal, giving him more

time for the most important part of his duties—that bearing directly on the teaching in the schools.

Providing division clerks would not inaugurate a new policy, but merely extend an existing practice wisely instituted years ago for our high schools. Each high school now has the service of such an employee. We do not doubt the need of such service in our high schools; we only assert a greater need in the divisions of the grade schools. For the consideration of the possible questioner we call attention to the fact that a high school has, under one roof, a corps of from 26 to 60 teachers and an enrollment of from 532 to 1,550 pupils. On the other hand, a school division contains from 8 to 15 buildings, scattered over several square miles of territory, a teaching force of from 81 to 131 teachers, and an enrollment of from 2,900 to 6,300 pupils.

To-day one of two things is forced upon the supervising principal who would keep all the lines of his diverse duties drawing well—either to carry his work to unusual hours and to recognize no such thing as a day of rest, or to secure clerical assistance at his own expense.

We respectfully ask you to advocate an extension to the divisions of the elementary schools of the policy of employing clerks, now operative in all our high schools. We urge this as the simplest, the most natural, and the most economical way to better the supervision in our grade schools.

The supervising principals, my colleagues, join me, I am sure, in expressing deep appreciation for the regular and special meetings held with you, meetings whose discussions, educational and general, recommendations and directions have made the year's performance of official duties very satisfactory and uniform, and for the many courtesies received from you and your office.

Respectfully submitted.

ANNE BEERS,
Supervising Principal.

To the SUPERINTENDENT OF SCHOOLS.

ANNUAL REPORT, SPECIAL SCHOOLS.

DIVISIONS 1-9.

SIR: When the school year opened in September the enrollment in the special classes was about the same as at the corresponding period of the previous year, but the experiment was tried of sending back to the regular classes all those whose efforts seemed to justify a trial. This plan, together with other factors, such as the reorganization of the medical examining corps under the board and the resignation of our school nurse to enter upon the Red Cross work, kept the enrollment of some of the classes below the normal for several weeks, but by the beginning of winter all classes were in operation with their customary number of pupils. One, the Gales ungraded, reached its maximum soon thereafter and a waiting list had to be established. As the largest proportion of this class comes from the northeast section of the city, it seems evident that the next class of this type to be established should be placed in that locality.

While the experiment indicated was not wholly successful, as several of the pupils drifted back to the special class work, some voluntarily, yet enough of them, both boys and girls, remained with regular classes to show that they had in a measure overcome their backwardness and acquired habits of industry and perseverance. In my opinion all pupils who seem worthy of it should be tried again in the regular classes, even if some are later found wanting, provided, of course, that their presence does not serve as a serious drag upon the others.

During October several meetings of the special teachers from all divisions were held to discuss the advisability of preparing a syllabus of their work, thus doing something toward standardization. It was decided to appoint committees on each school subject, along both cultural and handicraft lines, to prepare outlines. Subsequently these outlines were completed and submitted to you. It is hoped they met your approval and that, after such revision as you may desire, you will have them printed in pamphlet form and authorize their use in the various classes.

Our work in basketry would have been seriously handicapped during the past year, owing to the difficulty of securing the necessary reeds and dyes, had not the trouble been foreseen at the beginning of the European war and a double supply procured before the market was affected. Unless peace comes at an early date, it will doubtless be necessary in this line of work to modify our course of study and to make baskets of other material not requiring the use of dyes. Some

other handicrafts will be affected similarly, notably worsted work, but other things can be substituted, so that the proper proportion between book and hand work can still be maintained. In ordering supplies for next year this fact has been kept in mind.

It is hoped that an orderly adjustment of the various departments in the storeroom, with additional shelves and work tables, will enable the teachers of the special classes to receive their supplies much earlier in the school year than heretofore. To give special children mental work only, even for a few weeks, is unquestionably harmful to them as well as a source of trouble to the teacher, who sees her new pupils started in the wrong way. In fact the very purpose of the special class work is set aside, at least temporarily, and the child's improvement not only delayed but perhaps prevented.

Continued emphasis was given to typewriting in all classes. The ungraded boys and the foreign children were helped thereby in their English work and the other children, by proper fingering, gained much correlation. In this connection, permit me to call attention to the fact that many of our typewriting machines have been in use for several years and should be replaced at an early date. They have been repaired from time to time, it is true, but this process can not go on much longer. I recommend that some new machines be added and that at the end of next year a few of the oldest ones be condemned and discarded. The teacher in charge can arrange to transfer the old ones to the atypical classes, where proper fingering is the essential thing rather than excellent result, for use until such condemnation, provided a few new ones can be purchased for the other classes, before the transfer is effected.

Several of the more advanced pupils in typewriting petitioned for instruction in stenography, but it was thought best to deny the application and to use the time in perfecting them in grammar and composition.

May I again call your attention to the nongraded class at the Tenley School? This class has made marked progress during the past year under somewhat disadvantageous conditions, resulting from the necessity of sharing the annex with other classes. The class has gained in popularity and usefulness and deserves a room of its own. I earnestly recommend that this matter be given serious consideration, and that, if no other arrangement can be made, a portable building, at least, be provided in order that the pupils and the teacher may have constant use of their own things, and thus supply a more attractive environment.

The year's work has been made successful by the untiring efforts of the teachers, but the medical examiners and the school nurses have certainly contributed their share. It is impossible for me in this brief report to enumerate the many instances in which the

special children have been taken to hospitals and clinics and received there beneficial treatment. Eyeglasses have been procured by parents and others whenever the need was fully explained. Some organizations have been unusually kind in attending to the needs in individual cases of an exceptional nature. One could write volumes about the gratitude shown in certain instances by the children and by the parents when the helpful results have become apparent.

Thanks are due also to the attendance officers for reporting Tuesday and Thursday mornings to the director for consultation respecting truancy and court cases and others involving special treatment, need of glasses, etc.

In like manner it is desirable that before permits to work are issued to special-class pupils a conference be held by the child-labor officer and those in charge of the special-class work.

Owing to other demands upon the visiting teachers, our classes in manual training and in domestic science have not received the full time heretofore allotted to these subjects. I trust the state of the appropriation will enable you to remedy this next year. At the Morse School, however, one teacher, Mrs. Johnson, has met this situation in some measure by devoting a short period daily to easy bench work, producing commendable results.

The subject of transportation of needy children from home to school and back again is still a problem. Fortunately, during the past year the Associated Charities has been able to supply car tickets to 12 children from its rapidly diminishing school fund. What will be done when this fund is exhausted, one can not tell. Let me say, however, that tenders of assistance in the matter of supplying car tickets at that time have been made by a committee of the Monday Evening Club and by officers of the Girl Scouts.

During the year, separate card catalogues of all children enrolled in atypical or in ungraded schools, since these classes were established, have been compiled from the record books of the teachers and have already proved their value as time-saving devices.

In additions to teachers' meetings, the Special-Child-Study Club, an organization of teachers and their friends, has provided several lectures of particular interest to those engaged in this line of school work. The Teachers' Institute also gave us an opportunity to hear Miss Meta Anderson, director of special classes in Newark, N. J.

In conclusion, permit me to thank you, the members of the board, my colleagues and other school officials, not only for past courtesies but also for constant cooperation.

Respectfully submitted.

W. B. PATTERSON,

Supervising Principal Special Schools.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE SUPERVISOR IN CHARGE OF SPECIAL CLASSES.

DIVISIONS 10-13.

SIR: Washington occupies no mean position in measures to care for defective and delinquent pupils. Generous appropriations and instructors, fit in elements of character, by study, and by consecrated devotion to the work, have enabled the educational system to achieve results highly commendable.

MENTAL DEFECTIVES.

Careful medical examination by experts preliminary to segregation of mental defectives and inspection of classes established have sifted membership and conserved health. The advent of the public-school nurse has been of distinct advantage to these unfortunate children by the personal touch, by visits to homes, by presence at hospitals or dispensaries while examinations and operations occurred. This humanitarian spirit and sympathy are widening and deepening to embrace all.

The creation of these classes was in response to society's recognition of the right of all to education, and its bounden duty to train the weak so as to prepare them to get the most out of life, to become contributors according to their capabilities.

From diagnoses by the physicians who examined the children prior to segregation, and from observations by the class teachers, these atypical pupils may be separated into (a) the mentally and physically defective, (b) the backward and retarded.

Rife among the first group are partial paralysis, meningitis, cranial deformities, defective hearing, poor eyesight, defective speech, undeveloped or impaired memory, reason, and judgment. The causes producing the second group are environment, parental neglect, improper nourishment, heredity.

Possessing the knowledge of the causes, instructors intelligently aim to overcome the weaknesses by suiting methods and subjects to individual needs. In several instances the apparently mentally dead have been made to arise and to stand on their intellectual feet, and have entered ordinary classes to pursue studies.

The work in mental lines is well done—peradventure, more successfully than other cities having such classes. It is interesting to

state that during the year seven pupils were transferred from the atypical classes to the regular grades, and that they have done good work in the subjects. Manu-industrial or hand work accomplished is justly a source of congratulation.

UNGRADED CLASSES.

These classes seek to save waste of time and energy of the regular teacher and docile learner and to curb the refractory—the one to possess opportunity to pursue study undisturbed by the boy who refuses to abide by constituted arrangements and regulations; the other to develop under a strong teacher clothed with power to compel obedience. This deliverance of the regular teacher from a clog has proved valuable educationally and financially.

The relief to the teacher has, perhaps, led to the thought that “to fire,” not to hold and inspire with better purpose and ideal, is the sole thing. The ungraded class exists not as a “dump” or “scrap heap” for boys not easily controlled, but as a place to regain their better selves when all other measures have been tried and found futile.

The boys very often “right about faces” and march toward a higher and better career. Viciousness is not widespread among them. Wrong view of their relations to teachers and authorities, failure of the regular classroom instructors to understand these pupils, ignorance and neglect of parents are the causes leading to assignment to ungraded classes. It is verily incumbent upon teachers to canvass every case thoroughly before recommending elimination; it is no light thing to take a pupil from the normal environment of school and place him where he considers himself penalized, an outcast.

It would be a fine thing to have the instructors of these boys meet the others occasionally to discuss the cause and cure of truancy and infractions of order and discipline. A duty confronts every classroom teacher to be patient and long-suffering in such cases. Flippant, caustic language characterizes far too many “histories” sent when segregation is sought.

There should be in each classroom a small number of books carefully chosen to cultivate the reading habit, to inculcate proper ideals. The teacher, through full knowledge of the pupils, could successfully lead to the books most helpful. The pleasure and profit from such a course could not fail to curb the tendency to truancy by presenting something worth while when they are at home, by preventing the playing of “hide and seek” with the teacher and attendance officer.

To the three classes located in different sections of the city, 73 boys were sent. During the session now ended 50 were returned to regular classes; all except 4 did very acceptable work. Twelve, 14 years old,

found work as delivery boys, baggage porters, and elevator boys; 11 were sent to the reform school, and 4 left the city.

The proposition to establish an ungraded class for girls has at various times been brought forward, but to my mind the necessity does not exist. Unruly, rude, and disagreeable female pupils are found in the schools and may be kept and controlled in ordinary classes.

By all means, through transfer, through eternal vigilance by teacher, principal, supervisor, in cooperation with home, let the girl remain; let her dwell in an atmosphere of uplift, guided and guarded by sympathetic and soulful teachers.

Is it not true that girls bad enough for such separation are beyond the school age? If the angel is dead beyond resurrection by ordinary school discipline, an institution is indicated where the regimen is rigid, where work is had not for work's sake but for building character. Not as "undesirables" but as potentially good members of society they should be regarded.

Is it not feasible, as it is desirable, to have backward and retarded children placed under special teachers? The very small class for atypical children in the southwest might be built up by placing therein a few of the very backward pupils found there. Such a step as an experiment may well be undertaken.

To conclude, permit me to say in answer to the charge of the great cost of these classes that police, courts, jails, and penitentiaries are also expensive, and that they are mainly restrictive, while these classes are remedial, reformatory, and regenerative.

W. S. MONTGOMERY,
Supervising Principal.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE CHIEF ATTENDANCE OFFICER.

JUNE 30, 1916.

DEAR SIR: As the year 1915-16 draws to a close we are glad to report that the cooperation between the supervising principals, the school teachers, and our office has decidedly improved. While there are still many teachers who do not cooperate at all, as well as those who only partly do so, yet, on the whole, the improvement is such as to make us hopeful for the future.

Again we plead earnestly for more attendance officers. Next year we trust our force will be increased and an adequate salary be provided for all.

The school nurses, medical inspectors, juvenile court, associated charities, Hebrew charities, and the clinics of two of the hospitals in this city have been very helpful, and we certainly thank them for the assistance they have given to our work.

I would like to mention also the splendid work done by Miss Bogan, of this office. She works faithfully and well, displaying always a sympathetic interest in each child with whom she has to deal. We have always worked very happily together.

The necessity for the ungraded school for boys has been proven beyond a doubt and now, it seems to me, the time is ripe for an ungraded school for girls. Surely a girl should have a chance to "make good" as well as a boy, and not only would this be a benefit to the girl herself, but the moral influence on the community would be as noticeable as it is now in the case of boys of indifferent parents.

Again I wish to thank you, Mr. Thurston, the board of education, and all those who are connected with the school system and other cooperative agencies for their kindness and courtesy to this office.

Report of work done by the attendance office during the year ending June 30, 1916.

Truants:

Male..... 389

Female..... 5

Absentees:

Male..... 1, 834

Female..... 797

Nonattendants:

Male..... 67

Female..... 29

Visits to parents..... 2, 771

Visits to schools.....	427
Visits to private schools.....	21
Visits in interest of work.....	416
Notices served	79
Court cases:	
Police.....	1
Juvenile.....	4
Reported to other agencies:	
Associated Charities.....	36
Board of Children's Guardians.....	7
Juvenile Court.....	47
Child labor.....	16
Police court.....	1
Mrs. Richardson.....	4
Police for location.....	1
Not located.....	100
Over and under age.....	139
Excused from school by doctors.....	4
Out of town.....	92
Reported from Ellis Island.....	38
Excluded.....	1
Never returned.....	139
Returned to school.....	1, 988
Total number of visits made during year.....	3, 635

Respectfully submitted.

SADIE L. LEWIS,
Chief Attendance Officer.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE CLERK IN CHARGE OF THE DEPARTMENT OF CHILD LABOR.

JUNE 30, 1916.

SIR: There have been issued during the school year 1915-16 940 age and schooling and age certificates. Of these, 83 were age certificates, which, in compliance with the provisions of the child-labor law, were approved by the judge of the juvenile court.

Of the 940 certificates, 562 were used as working permits by boys and girls between the ages of 14 and 16 years: White boys, 414; white girls, 91; colored boys, 56; colored girl, 1.

Upon the remaining certificates, 378 badges for street trades were issued to boys between the ages of 10 and 16 years: White boys, 251; colored boys, 127.

A statement made by the auditor of the District of Columbia shows the condition of the miscellaneous trust fund on account of child-labor badges to be as follows:

July 1, 1915, balance on hand.....	\$46. 06
Receipts during fiscal year 1916.....	34. 45
	<hr/>
	80. 51
Refund made during fiscal year 1916.....	\$1. 55
Expenditure during fiscal year 1916.....	52. 50
	<hr/>
	54. 05
July 1, 1916, balance on hand.....	26. 46

There is one item which I think may be of interest. At the close of the school year it became necessary to make an arrangement other than that in use during the school term for the examination of children applying for permits. The matter was taken up with Dr. Macatee and an arrangement made by which the children are examined at the Berret School on Monday and Thursday of each week. This, it is true, causes some additional confusion at the child-labor office but saves the applicant another trip and makes it possible to issue a permit upon the same day the application is made.

One other item of a good deal of interest is the fact that the provision in the appropriation bill for two child-labor inspectors, which was cut out by the House of Representatives, has been replaced by the Senate subcommittee.

Very respectfully,

ELEANOR J. KEENE,
Clerk in Charge.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE DIRECTOR OF NIGHT SCHOOLS.

JUNE 30, 1916.

SIR: The public night schools for white pupils have enjoyed another year of usefulness. The principals report steady progress in the amount and quality of the work done, and my own observations confirm their statements. The enrollment also showed an increase, the total last year being 2,890, while the number enrolled this year was 2,972.

High-school work was done at the Business and McKinley Manual Training Schools. At the Business the course covered instruction in English, shorthand, typewriting, bookkeeping, arithmetic, and commercial law. The school was open 71 nights, and the interest and attendance of the pupils were well sustained for that time. The enrollment increased this year from 538 to 759, 397 males and 362 females. The principal reports the best year yet. The McKinley School was open 66 nights. Instruction covered courses in electricity, machine-shop work, woodworking, mechanical drawing, dressmaking, millinery, chemistry, and mathematics. The principal reports the most successful year in the history of the school in regular attendance and work done, though the enrollment was not quite as large as last year, the total being 814, 381 males and 433 females, while last year's total was 859. The pupils in these high schools come from all sections of the city and from many walks of life. Nearly all of them are adults who through contact with life have learned the need of the best possible equipment if success in life is to be achieved. Consequently they bring to their work earnestness, ambition, the will to make the most of their opportunities, and so in spite of bodies and minds more or less tired from the day's work they are able to accomplish more than day-school pupils in the same number of hours. A large majority of the pupils in the Business school and in the male department of the McKinley were seeking advancement along the lines of their chosen occupations. They were working to fit themselves for promotion, for higher wages, for increased efficiency, and as a result the general standard of intelligence and efficiency in the community is higher. In the millinery and dressmaking classes at the McKinley the majority of the students were not working with a higher wage in view, but were seeking to become better home makers and to acquire the power of self-help along those lines. That

they succeed in both these efforts their teachers testify. The demand for these subjects was so great that pupils could be accommodated only one night a week. In millinery there were four teachers, each one having three separate classes a week. In sewing and tailoring there were two teachers, each having three separate classes. While each pupil could have but one night a week in either of these subjects she was permitted to enter other classes and many did so.

Instruction in millinery was given at the Northeast Industrial School to three separate classes, having a total enrollment for the season of 152. At the Berret and Morse Schools cooking classes were held, two in each building, a first-year class and a second-year class.

This year, for the first time music was taught in our night schools. Mr. Coggsell, director of music in our schools, in connection with the community center work at the Wilson Normal School, conducted a class in vocal music one night a week. At the McKinley he taught two night per week, beginning with vocal music one night and orchestral music one night. After a time the vocal class was discontinued and two evenings a week were devoted to instruction in orchestral music. The attendance at the McKinley music classes was not large, but Prof. Coggsell thinks a good beginning was made. He was much pleased with the success at the Normal.

Grade classes were held at the Jefferson, Madison, Thomson, and Wallach Schools. The total enrollment in these classes dropped from 1,221 last year to 1,052 this, the Madison alone showing an increase. The greatest decrease was at the Thomson, the drop being from 654 to 526. This was mainly due to the decreased enrollment in the foreign classes because of decreased immigration, especially from the central and southern nations of Europe. As the attendance in these foreign classes decreased the classes were consolidated and the services of teachers temporarily dispensed with, in accordance with the custom in all our night schools.

Instruction in the grades was carried on along established lines, the stress being placed on arithmetic, oral and written; English, including spelling, reading, composition, and grammar; geography and United States history. The results were as satisfactory as could well be expected, considering irregular attendance and the physical condition of many who work during the day and come to school physically tired.

While in our work with the foreign pupils we have always endeavored to impress upon them their duty to learn American ways and to love American institutions, that they may become true and useful American citizens, yet this year more attention has been paid to this phase of our work than ever before. At the Thomson a class in civics was held each night by the principal, Mr. Finckel, which

was attended by those foreigners whose knowledge of English was sufficient to enable them to understand class instruction. Mr. Finckel, in an understanding way, discussed with them the principles of our National Government, the ideals that make possible democracies, and the application of those principles and ideals as seen in their working out in our national and local governments. Pupils were advised as to the desirability of their becoming American citizens and definite instruction was given them to enable them to pass successfully the examinations necessary to that end. Instruction along the same lines was given by Mr. Thompson at Jefferson so far as number of pupils would warrant. This work was so well received and so successful that it will be continued. Acknowledgment should be made to the Department of Labor, Bureau of Naturalization, of assistance in our work with foreigners. The effort that this bureau is now making in the interest of Americanism will be productive of great good.

I am pleased to state that the interest of Flag Chapter, D. A. R., in the Thomson foreign class has been maintained. Its officers have kept in touch with the work, and on the closing night gave the usual number of American flags for excellence in composition. The Twentieth Century Club also showed its interest by presenting a beautiful medal to the writer of the essay judged to be best of a set written on a patriotic subject by the foreign pupils at the Thomson. The Federation of Jewish Women with Flag Chapter and the Twentieth Century Club provided the necessary funds to extend the sessions of the foreign classes at the Thomson from the close of the regular sessions early in April into June. The Col. John Donalson Chapter, D. A. R., took an active interest this year in the foreign class at the Jefferson School. Its officers visited the school and at its closing presented prizes for the best compositions written by foreign pupils. The noble women of these societies show their love of country and their desire to be of real service in thus helping these young foreigners to become true American citizens.

It has been our custom as far as possible to select our night-school teachers from the day-school corps. Of the 74 teachers in our white schools this year 48 teach in our day schools, of whom 21 are males and 27 females. Of the 26 not employed in our day schools 9 are males and 17 females.

For some time I have felt that the Wallach and Madison Schools might well be united and placed at the Peabody Building, which is about midway between the two, and which would accommodate without too great inconvenience the patrons of both schools. The saving in cost of running the combined schools would be considerable, not only in that fewer cases would be required, but also in expense

of fuel and lights. In the larger school the pupils could be better graded and all classes kept up to a good attendance. Not many pupils really desirous of attending would be barred by the greater distance to travel. I therefore recommend that the Wallach and Madison night schools be closed and that a school be opened at the Peabody.

I regret that the Congress has not seen fit to grant an increase in the appropriation for night schools as urged by yourself, the board of education, and the District Commissioners. A much larger use of our school buildings at night would be profitable. The success achieved by the Parents' League of the third school division during the last winter in maintaining classes at the Wilson Normal School demonstrates that there is a real need for such community educational work. I earnestly hope that you and your associates in your efforts to obtain adequate recognition from Congress of this need will "keep on keeping on."

I desire to express my appreciation of the work done by our night-school teachers and of the spirit in which it is accomplished. Only in the most urgent cases is one absent from her post of duty. Their task is hard and would be most trying did not heart unite with head in its performance. Again I recommend that their salaries be increased as soon as practicable. A 25 per cent increase would not be too much. They would then receive less than what is usually paid for such service.

I would not close this report without expressing my thanks for the kind consideration shown me personally by yourself, the members of your staff, and the members of the board of education.

B. W. MURCH,
Director of Night Schools.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE DIRECTOR OF MUSIC.

SIR: Entering upon my duties as director of music of the Washington public schools last September, I immediately began a careful and systematic investigation of the work being done. On every hand I was most cordially greeted by both teachers and pupils. I was favorably impressed with the tone of the work as well as with the spirit manifested. Particularly was this most pronounced in the primary grades and intermediate grades. In many instances, however, the work of the seventh and eighth grades was not what it would be had the pupils acquired the power to read music. It is evident that most of the time has been spent in rote singing. This is important in the first and second grades, but when it is continued through the associative period, where all children are eager to do things and not be continually told to imitate, when the adolescent period is reached and self-consciousness is most manifest, singing becomes more or less a failure. With the proper materials that will enable teachers to carry out the plans already submitted, this will be easily remedied. Our aim will be to so conduct the work of the grades that at the end of the eighth year the great majority of the pupils will be able to read music as readily as they read English and to sing with good tone quality as well as with evident music appreciation.

MUSIC OF THE HIGH SCHOOLS.

It is to the high schools that we must look for the completion of the work which at the best can only be well grounded in the grades. Here, as in the grades, the work must be carefully and systematically carried out, which should include a practical knowledge of some of the higher ideals, sufficient at least to prepare a student for a life of enjoyment that can only come to those who by their knowledge of a subject are able to fully appreciate it.

As in the graded schools, not only should the work be required—and most thorough—but should be regarded as a major study with the same credit as language or mathematics.

Leading educators are coming to more fully appreciate the value of a thorough knowledge of the subject, touching as it does every phase of human life—physical, mental, and spiritual.

It will be my constant endeavor to aid in the work of the high schools, that a more uniform and complete system be established. I

see no good reason why we can not have a large and effective chorus, glee clubs, and orchestra in each school, and as a result bring these together in one grand festival, where the best work of great masters can be properly given, thus rounding out the course of training we have already prepared.

Having for a number of years realized the value of the school orchestra in its stimulating effect not only upon those who play different instruments, but particularly helpful in the promotion of school spirit, as well as in the higher development of musical taste and appreciation, we began the work this year, and as a result many of the schools have their own orchestras and each division is able to supply creditable orchestral music for their commencement exercises.

I wish particularly to commend the board of education in making provision for the supply of suitable music in order to carry on this work. It is important, however, that not only music should be provided, but suitable instruments, such as French horns, bassoons, oboes, violas, cellos, double basses, etc., all of which are necessary to make a complete orchestra and should be owned by the schools. Again, it would greatly stimulate the efforts now being made to place Washington in the musical foreground if each division could be supplied with a complete set of band instruments, that boys who showed decided talent might learn to play.

Particularly would I urge the complete equipment of a high-school cadet band and drum corps of at least 100 pieces. If Congress will supply the funds it will be easy to find the players. Nothing would lend greater inspiration and add to the already splendid showing made by the cadets than to have their own band, fully equipped and brought to the same standard of real efficiency. When a city like Oakland, Cal., can furnish money to fully equip 29 bands and 29 orchestras, certainly a great city like Washington should not be behind.

With efficient work in the grades, where every child is taught this universal language, with the splendid possibilities of our high schools, organized orchestras, bands, choruses, etc., the future musical standing of Washington can easily take first rank.

HAMLIN E. COGSWELL.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE DIRECTOR OF DRAWING.

JUNE 30, 1916.

SIR: I have the honor to report on the work in drawing for 1915-16. The main outline is essentially the same as given in a previous report. I should like, however, to call attention to several features of special interest in connection with the different grades.

In the first grade the fondness of little children for bright colors is shown in the freshness and directness apparent in the free painting. Flowers, landscapes, figure drawings—any of these show the child's evident enjoyment of the lessons. They fairly revel in bright color.

In the third grade it is interesting to see how the color work has developed. It is made to correlate with the other studies. Noticeable is the lovely unit of work in connection with the geography of Japan. In the hands of many of the teachers this has blossomed into beautiful sand-board construction, while pictures of Torii, lanterns, and of the famous mountain, have made charming little studies.

A comparison of the construction work of the second and fourth grades shows the marked increase of control attained by the fourth-grade children. While the first steps are shown by the first and second grades, very simple and suited to the little fingers, in the fourth grade, where the various means of locomotion are studied and Viking ships and halls and war implements constructed, the pupils have shown in their complicated problems decided originality and great manual dexterity.

Two things in regard to the upper grades stand out in my mind. One is the construction work which develops through the calendar mount of the fifth, the portfolio of the sixth, to the craftsmanlike bookbinding of the seventh grade. My great desire has been to get a piece of work for the upper grades that should be real, and certainly all three steps of this work have shown that they fulfill that purpose. The calendar mount, besides the construction, involves a problem in design, the proper placing of the picture and calendar. The portfolio, a step in advance in the larger size and more complicated pasting, and the binding of a magazine article in an artistic way, all give an accuracy and skill that will always be of educational value to any pupil attaining to it.

The other item of special interest is the color work in the upper four grades. To my mind the introduction of color in these grades is a most important step in advance in developing the course of study in drawing. The nature work in the fifth grade in water color and in the sixth grade in crayon, and the block printing in the eighth grade, have accomplished more than almost any other exercise to cultivate æsthetic enjoyment.

It may be in place here to speak of certain new features which have marked the year. In the fourth grade, at a teachers' meeting, a new method of presenting lettering to the pupils was given. This method has been tried out with gratifying success. Another problem in lettering which was taught to the teachers and given through them to the pupils, was block lettering in the seventh grade. This was applied in placing the title on the piece of work in bookbinding. I hope to make use of this knowledge gained in the seventh grade by making, in the eighth grade, posters combining object drawing and this block lettering in a design.

A plan I had had in mind for some time but could not follow on account of pressure of other work, was successfully carried out early in the school year. That is, I held a series of meetings for all the grade teachers in the drawing office. I had an exhibition of the first semester's work on the walls, and I went over with the teachers the plan of the course of study, illustrated by good examples from their own schools. I held these meetings as early in the year as possible in order that they might be of real practical use in the schoolrooms. Judging by the kind things said by many of the teachers, they were most helpful.

When I called for the usual examples of work at the close of the first semester I asked for two examples of construction work from each school. I do not often do this, for sending construction pieces involves so much extra care for the teacher—in order to carry well they must be boxed—so having this beautiful and suggestive collection of Viking ships, castles, shields, Greek temples, colonial homes, carriages, milk wagons, beds, cradles, chairs, and tables, I held a second series of grade meetings, one grade at a time, with all the construction sent from that grade on exhibition. The attendance at this series of meetings, though entirely voluntary, was most encouraging.

Supplementary meetings were held as follows: Two eighth grade, for the review of the block printing in color, with the attendance optional, and three seventh grade, to give to the teachers the new problem of bookbinding.

In the eighth grades we study the gifted John W. Alexander through his great picture, "Isabella and the Pot of Basil." We

study Alexander as he is a noted American, and as examples of his work are to be found in the Congressional Library as well as in the Corcoran Gallery of Art. We have been cordially helped in this study by the picture departments of both the Congressional and public libraries.

A wonderful opportunity was offered when, under the Federation of Arts, a loan collection of pictures by Alexander was shown at the Corcoran Gallery. As the beautiful "Isabella" was there, I am glad to report that many of the eighth-grade schools, mostly accompanied by the drawing teacher, but sometimes by their own grade teacher, visited and enjoyed the exhibit.

ANNIE M. WILSON,
Director of Drawing.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE SUPERVISOR OF MANUAL TRAINING.

JUNE 30, 1916.

SIR: The work of the past year has progressed smoothly, along substantially the same lines as the year before. A special effort was made in the seventh and eighth grades to secure a greater uniformity in the instruction throughout the District, to the end that certain definite results might be assumed as universal. Care was taken that this emphasis upon definiteness should not result in narrowness.

Owing to the heavy enrollment in the seventh and eighth grades after the February promotions, it was found necessary to establish two part-time shops to relieve the congestion in the northeast and southeast sections. These shops were placed at the Webb and Cranch Schools, the former being open three days and the latter two days.

The experiment at the Lenox was continued, and the results were quite as pleasing as before. A number of large pieces of cabinet-work executed under the community plan were completed and will be added to the equipment of the school. A study of house framing was made, the model being upon a large enough scale to insure interest and value. Some full-sized details of a house were constructed. The work in mechanical drawing was continued, and better results were attained. The industrial work of the girls was very good last year and particularly so this year, both in amount and quality. So far as the industrial side of the work of these classes is concerned, there need be no question as to the value of the results, although, if the facilities could be provided, other forms of work should be added, so those who have no particular taste for the kinds now taught could turn to some line which might be more to their liking. The success of the general plan at the Lenox School depends, it seems to me, almost wholly upon the results of the modified classroom work.

There was less development at the Smallwood this year than had been hoped for, because of the failure of the plan to establish a full vocational class. Whether this was owing to the fact that we could not promise car fare and lunches at least or to other causes, it is to be regretted that the offer of the schools to meet the demand for vocational training, of which we have had numerous expressions, was not accepted. However, the prevocational work of the regular Smallwood classes was eminently successful in itself. It is still to be expected that from this building alone a reasonable demand for voca-

tional work will come, but there will undoubtedly need to be similar schools established in other sections of the city to help feed a full vocational class. With the additions to the machine-tool equipment of the wood shop and the opening of a small printing shop next fall we shall be able to make the work more interesting and valuable.

The shopwork at McKinley School has shown the result of the recent experiments with electric motors, bench drills, and electric fans. A considerable number of these machines was manufactured after the completion of the jigs, which were designed and begun last year.

It is hoped that the appropriation for a foundry for McKinley will pass in the pending bill, and that the foundry will prove to be the forerunner of a gymnasium, adequate assembly hall, and other additions and improvements which have been urged for the past two years.

It was not possible to extend the sixth-grade work beyond last year's limits, as there was no more time of any of the instructors available.

The importance of the subject justifies still another reference to the very urgent need of better salaries for manual-training teachers. While this need has been obvious for many years, it has not, perhaps, been so keenly felt as now. I trust a step toward improvement will be taken soon.

Respectfully,

J. A. CHAMBERLAIN.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE DIRECTOR OF DOMESTIC SCIENCE.

JUNE 30, 1916.

SIR: As I review the work of the year in the department of domestic science, there seems to be little to report, for nothing very new was attempted and the reports submitted for the past two years were quite comprehensive.

The teachers of the seventh and eighth grade work of my corps conscientiously strove to make the work practical and effective, for living conditions to-day, more than ever, make it necessary for the girls to learn all they can, while in school, of the things pertaining to home making.

As this is the only opportunity many of these girls will have to learn anything about the cost and use of the food they eat, and as one's health depends so largely on the food eaten, emphasis was placed on these two things and a few general principles concerning the value of food materials rather than on teaching how to make many dishes.

To understand the value of the food material, one must know the composition of it, its relative cost, and how to cook it in order to retain and make available the maximum amount of the nutrients, also the principles underlying the feeding of people. We feel we have taught these things well and as fully as the girls of these grades can understand. We also feel that the girls of the 8B grade are able to plan, cook, and serve a simple meal, wash dishes well, and keep a kitchen in order.

HOME SCHOOLS.

In the home schools at 1201 K Street northeast, and 466½ Huntoon Place southwest, we have taught the fundamentals of keeping house, such as the value of sunlight and fresh air; simplicity in furnishings; orderliness in doing the work required to keep the house; and cleanliness in the covered as well as the uncovered places. One lesson a week of this work was given the girls of the 6B grades in these two sections of the city. As it is a very practical course in house sanitation and hygiene it should be given to every girl in the city in the 6B grade, as the girls of this grade are of just the age to respond to it and be influenced by it.

PREVOCATIONAL WORK.

In the Smallwood School there has been time to do more of this kind of work for the children there had three lessons a week in the subject, hence it was possible to let the children do over and over again each part of the work and they attained thereby more perfect results in the details of housework and cooking.

The seventh and eighth grade girls of the Lenox School had beside the regular lesson in cooking one lesson each week in the fundamentals of home making.

The eighth grade girls of these two schools are now ready to begin work of a true vocational character, such as specializing in making certain dishes to supply orders; or planning menus for luncheons and receptions; or even supervision of the preparation and service of these refreshments. There is a field for this kind of work, so we hope provision will be made to give these girls opportunity to thus prepare themselves to earn a livelihood, but rooms separate from the ones now used must be provided, and they must be furnished with equipment to allow 10 or 12 girls to work at a time on individual projects.

That girls may begin to earn money in this way was demonstrated during the bread contest this year. The girl whose bread received the highest score in the contest presented for each step thereof loaves of bread so nearly perfect and so much alike that the teachers felt she could earn money by making and selling bread, so suggested she work up a home industry in this line. The teachers are soliciting orders for her and she is filling them and earning a small sum for her own maintenance. If a girl who has had only one lesson in cooking a week for two years can learn enough to do this well, we feel very confident the girls of the 8B grade of the prevocational schools can work up many home-industry lines.

BREAD CONTEST.

Though we often planned to have a city-wide bread contest for the pupils of the cooking schools we never tried to do it until this year, but so much interest was aroused and so much good resulted from it we intend to make it a feature of each year's work. We feel the teachers and the pupils were benefited by thus measuring their work by a standard which is accepted by experts.

There were three steps in the contest. The first one was a strictly local affair in each cooking center. All girls above the 7A grade were eligible to enter the contest. They made and baked the bread at home and on a day appointed by the teacher of the center this bread was taken to the center and judged or scored. The girls mak-

ing the best loaves were selected to represent that center in the next step or in what was termed the "group contest." On the day preceding the one appointed for this contest these representatives made and baked bread in the presence of the teacher of cooking of their respective cooking centers. This bread was sent to the school which was selected as the center of that group and was scored in competition with bread made in other cooking centers composing the group.

There were eight of these group contests. The maker of the bread receiving the highest score in each of these was called the group champion. These champions again made and baked bread in the presence of their teacher of cooking and sent the bread to the Franklin School, where it was scored in competition with that from the other groups. The maker of the bread receiving the highest score in this was designated the city champion.

A work credit was given to each girl who entered the contest. A blue badge was given to the girl in each cooking school whose bread received the highest score and red ribbon badges to those whose bread was scored second, third, and fourth high. Five dollars in the form of a savings account was given to each of the group champions, \$8 was given to the city champion, and \$4 to the one whose bread received the second highest score in the city-wide contest.

The Housekeepers' Alliance of Washington gave the money for the group and city champion prizes. The teachers of domestic science provided the ribbons and the money for the second city-wide prize.

All the bread was good, and exceptionally good when one considers that these children are between the ages of 12 and 14 years, have only one lesson a week in cooking for two years, only four lessons in the whole course in bread making and very little opportunity to put in practice at home the things they have learned. Much of the bread was excellent. Teachers, judges, and friends were well pleased with the showing made.

Those who helped score the bread were Miss Wessling, from the Bureau of Chemistry, Department of Agriculture; Miss Atwater, Office of Home Economics, Department of Agriculture; and Mrs. Calvin, home-economics specialist in the Bureau of Education. These persons gave generously of their time to this work, and we are deeply grateful to them and desire to thus publicly acknowledge it.

The bank books containing the record of the deposit of the money in the various savings banks of the city were distributed to the winners in the contest at a public meeting of the Housekeepers' Alliance at the J. O. Wilson School. Mr. Blair made the presentation to the girls.

We desire to acknowledge the hearty cooperation of all teachers in the corps. We desire also to call to your attention the fact that the salary given them is lower than in other cities and much too small for the work they are doing. We urge that this matter be presented to the board of education and to Congress, with recommendation that a readjustment of the schedule be made in favor of these teachers.

You and other officials of the schools have made it possible for us to accomplish so much, and we earnestly thank you for this support.

Respectfully,

EMMA S. JACOBS,
Director Domestic Science.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE DIRECTOR OF DOMESTIC ART.

JUNE 30, 1916.

SIR: No radical change has occurred in the work of the domestic art department during the past term, but we feel that the year has been marked by a decided increase in the quality of the results achieved, as well as by a deepening of interest on the part of both teachers and pupils. The latter seem to realize more and more the vital connection between their handwork in school and their opportunity—and often necessity—for applying it at home.

The first year of the sewing course is occupied in making the child familiar with the use of the required tools and in teaching her the simple stitches and plain seams, every principle being immediately applied in the making of small, useful articles, such as pin disks, kitchen holders, needlebooks, dust cloths, etc., and, later in the year, button bags, towels, and similar articles.

Last fall a new feature was introduced into the work of the fourth and fifth grades, which has met with a wonderful response from the little girls. Each teacher was provided with a large jointed wooden doll, which she took from class to class to serve as a model for the garments made, the work of these two grades really functioning around the dressing of the doll. Simple articles of clothing are made, using progressively the various stitches, seams, hems, fastenings, etc., that are found necessary. The pupils cut all garments from patterns furnished them. Each child has a certain amount of choice, guided, of course, by the teacher, in the matter of materials and trimmings, and the quicker children finishing the prescribed work put in their time making small extra things for the doll, such as hats or bonnets. Through this very practical application of their work the children gain some idea of taste and hygiene in dress, besides the ability to choose materials and buy intelligently. Some instruction in textiles is begun in the first year and continued throughout the curriculum. The quantity and cost of materials are considered in the case of each garment, and thus principles of economical buying and cutting are instilled as far as possible.

One great aim of the department is to give a foundation that will enable our pupils not only to make clothing, but to keep it in order, and to have an individual sense of responsibility about their clothes. With this end in view the girls are taught the various methods of

mending, patching and darning. They are encouraged to do this work in the home as well as in school.

In the sixth grade there is a broader development along the line of textile study, together with a study of materials in relation to the making of garments, as, for instance, cost, width, amount necessary of the various materials. It is to be regretted that time does not permit more extended instruction in buying, with scientifically conducted shopping trips.

All sixth-grade girls make the bags, caps, aprons, sleeves, holders, and towels which they use the following year in cooking class. They also make a middy blouse, small-sized but perfect in every detail, which serves as a model for use in making the full-sized garment. Many of the girls have made these blouses for their own use and great interest has been shown in them. The effort was made to have at least one full-sized middy blouse made cooperatively in each class to be given to some needy child at the end of the year.

Other sewing is done for charity by the quicker pupils and those repeating the work of the grade. During the past year about 130 garments, dresses, skirts, rompers, gowns, etc., were turned over to those in charge of Camp Good Will and the baby camp as an offering from the sewing classes. This is somewhat less than was done in this line last year, owing to the fact that the change in the plan of work afforded less odd time. There has been no abatement of interest, however, on the part of either teachers or pupils. In addition to the articles mentioned the fifth-grade class at the Seaton School and the girls at the Lenox prevocational center have made about 50 aprons to be used in the Montessorri class at the Seaton School. The money providing the material for this work is from a special fund for the purpose. Any pupil who wishes may bring material from home and make a garment for herself in lieu of the charity work done in extra time, although the latter is recommended.

The progress in the two prevocational centers has been most encouraging, and the teachers as well as the pupils deserve great credit for the enthusiastic effort they have put forth. At the beginning of the course the sewing machine is studied as to its care and use. The function of the paper pattern is taught, with careful instruction for using. Pains are taken that the pupil shall become independent in her work so that she may carry her attempts into the home without feeling helpless. After making one garment under class instruction the girls are required to duplicate the same without help.

The results obtained were most gratifying, as was evidenced by the exhibition held at each school the closing days of the term. Many of the girls had as many as half a dozen or more well made articles of clothing to take home as a result of the year's work, and each girl in the higher grade made a spring hat.

At the Smallwood School, 3 lessons, 45 minutes each, there were made during the year 350 garments and 29 hats. Each pupil also made a book of models with descriptions. At the Lenox, 2 lessons per week, about 200 articles of clothing were made.

In the millinery work, which is taken up in the 7B grade, special attention is given to renovating materials. The pupils are encouraged to bring their old hats and trimmings to make over in class and individual help and instruction is given as to the best course to adopt in each case. A millinery exhibition was held just before Easter, not one of the hats displayed having cost more than 65 cents, and a majority under 50 cents. The value of this course is obvious in teaching economy and in stimulating the imagination of the pupil to see the possibilities in materials that otherwise might be cast aside as unusable.

It is unfortunate that the sewing instruction in the grades should have to come to an end in the sixth grade at that period of the girl's development when she is just beginning to feel a responsibility for her own clothes and to be interested in making them.

In the atypical schools the work is showing decided results, but here progress must necessarily be slow. Such simple principles as the girls can grasp are applied in the most interesting forms. Many very attractive and useful articles have been made.

The only change in the personnel of the corps was the resignation of Miss N. E. Counselman and the appointment of Miss Jessie F. McPherson to fill the vacancy, the latter a graduate of the National School of Domestic Art and Science, Washington, D. C.

According to the usual custom, the teachers of the force were called together last September four days before the opening of the schools to prepare materials for distribution, and have met together at stated intervals for conference. I should like to take this opportunity to express to them my appreciation of their loyalty and consistent support throughout the year.

Respectfully submitted.

MARGARET W. CATE, *Director*.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE SUPERVISING MEDICAL INSPECTOR OF PUBLIC SCHOOLS.

SIR: I respectfully submit the following annual report of the activities of the medical inspection service for the school year 1915-16.

Transferred from the administrative control of the health department to that of the board of education by the appropriation act effective July 1, 1915, the status of this service was not altogether clear until about September 1, 1915, and the report therefore will include no account of activities prior to that date beyond the statement that school nurses were employed in completing cases remaining over at the close of school term and in attendance at the summer playground centers. Schools being in recess, there were no duties for medical and dental inspectors to perform.

With the opening of the school term some substitute for the administrative functions formerly subserved by the health department became necessary, and accordingly the supervising medical inspector was designated to assume administrative control. This necessitated the abandonment of many of the field activities formerly performed by him and the establishment of a central office at the Franklin Building, with the keeping of daily office hours.

Many adaptations of procedure became necessary and were made as the situations requiring them arose. Altogether the transition was accomplished quite smoothly and few serious difficulties were encountered.

The work of the supervising medical inspector comprised the receipt, tabulation, and filing of the reports of field workers—doctors, dentists, and nurses; of transmitting health office information concerning contagious diseases among school children, and of securing health office services in connection with necessary disinfection of schoolrooms and books; of adjusting controversies arising in the course of the work; of making physical examinations of children seeking work permits and coming from high schools, parochial schools, and from without the jurisdiction; of investigating applications for waiver of the vaccination law; or revaccinating children alleging immunity to vaccinia; of providing for the examination of suspected atypical pupils and of reviewing reports of these examinations and making recommendations thereon; of reviewing reports of physical examinations of candidates for normal school and of mak-

ing recommendations thereon; of supervising the work of school nurses and of holding weekly conferences with them; and of making such supervisory visits in the field as exigencies demanded or time permitted. Unfortunately it was not practicable to keep a record of the number and kind of examinations made in the supervising inspector's office, but means will be devised to do so in the future. It is of interest to note that 160 pupils who sought to be exempted from vaccination on the plea of two or more previous unsuccessful inoculations were vaccinated with successful results in 90 per cent of the cases. (Figures approximate; not every case verified.)

The medical inspectors performed their duties with commendable industry, intelligence, and thoroughness. A tabular summary of the work done by them follows:

Summary of work of medical inspectors of public schools, year 1915-16.

Number of visits to school buildings	7, 014
Number of visits to homes of pupils	62
<hr/>	
Number of schoolrooms inspected:	
For sanitary condition	1, 288
For general observation of pupils	5, 826
For detection of contagion carriers	406
Total	7, 520
<hr/>	
Number of pupils given individual examination:	
For detection of physical defect, none found	816
For detection of physical defect, treatment recommended	1, 713
To determine whether vaccinated, satisfactory	2, 991
To determine whether vaccinated, unsatisfactory	566
To determine the advisability—	
Of transfer to a special school	93
Of admission to normal school	428
Of issuing a work permit	246
Of readmission to school	5, 128
Of exclusion from school	1, 541
For miscellaneous purposes	1, 001
Total	14, 523

CAUSES OF EXCLUSION.

	Cases.
Chicken pox	60
Culture taken, pending report	524
Diphtheria	23
Exposure to contagious disease	53
Impetigo	107
Measles	12
Mumps	13
Pediculosis	362
Pink eye	79
Ringworm	69

Scabies	40
Scarlet fever	17
Tonsillitis, acute	56
Whooping cough	32
Miscellaneous conditions	94
Total	1,541

Attention should here be drawn to the fact that the number of medical inspectors in active work in the field is at this time less by two than when the service was inaugurated, in 1903. In the 13 years that have elapsed many new schools have been built and the school population has greatly increased. Even on the basis of the prevailing method of work, it is evident that additional inspectors should be provided. But meanwhile the scope and direction of medical inspection has everywhere else broadened and changed, and the time has come, in my opinion, when an effort should be made to modernize the service. For the present this may be best accomplished by a thorough revision of the regulations governing the work, the present code having remained in force practically without amendment since the establishment of medical inspection in this District.

The dental inspectors are to be commended also for their diligence. The aggregate amount of work accomplished was reduced by the fact that Dr. John R. Francis, dental inspector for colored schools, resigned October 1, 1915 (having performed no service in September), and his successor was not appointed until January 1, 1916, when Dr. C. C. Fry took up the work in the colored schools.

The following table sets forth the work done by these two inspectors:

Summary of work of dental inspectors of public schools, year 1915-16.

Number of visits to school buildings	280
Number of pupils examined	8,238
Number of pupils found to have abscess	124
Number of pupils found to have cavities	7,431
Number of pupils with missing permanent teeth	617
Number of lesions found:	
Abscess	137
Cavity, temporary teeth	8,358
Cavity, permanent teeth	16,774
Permanent teeth missing	617
Number of recommendations made:	
Of cleaning teeth	5,105
Of filling cavities	7,431
Of regulating teeth	1,341
Of extracting teeth	4,551

It may be seen that both dental inspectors examined something over 8,000 pupils; if the two inspectors had worked during the entire school year, about 10,000 inspections would have been accomplished.

At the prevailing rate of examination the entire pupil body would be inspected once every five years, but it would be quite fortuitous whether a given individual had his examination in the first grade or the sixth grade or at all. With the two inspectors provided it is possible, however, that all the first-grade pupils and all the seventh-grade pupils could be examined each year, and thus it would come about that every pupil would come under observation twice during his grade-school life and at the times of maximum importance. This course of procedure is recommended for adoption.

Attention is invited to the fact that the proportion of white to colored pupils is about two to one, and it is manifest that the minimum number of dental inspectors should be two white inspectors and one colored inspector.

The school nurses have abundantly confirmed the experience of other municipalities that the contact afforded by them between the school and the medical inspector on the one hand and the home and clinic on the other is vital to the effective application of medical inspection to the physical redemption of defective children.

The nurses have worked zealously and effectively, as is shown in the following statistical table:

Summary of work of school nurses, school year 1915-16.

Number of visits to schools	2, 762
Number of visits to pupils' homes	4, 104
Original visits	1, 628
Follow-up visits	2, 376
Number of pupils taken to clinic	1, 512
Original visits	665
Revisits	847
Number of cases completed	1, 282
Cured of defect (nurse's aid throughout)	705
Treatment instituted, responsibility assumed by parents	577
Abandoned, cooperation of parents refused, pupil moved away, or condition irremediable	84
Number of interviews had	13, 619
With teachers	4, 396
With parents	3, 365
With pupils	5, 858
Number of visits to cooperative agencies	383
Number of car fares expended	2, 346

CLASSIFIED NEW CASES REFERRED TO NURSES.

Diseases of the eye:	
Error of refraction	334
Strabismus	11
Disease of lids and conjunctiva	83
Disease of cornea and uveal tract	12
Miscellaneous	14

Diseases of the ear:	
Defective hearing-----	21
Otorrhea-----	36
Miscellaneous-----	16
Orthopedic defects-----	15
Anemia-----	4
Malnutrition-----	9
Diseases of mouth, nose, and throat:	
Defective teeth-----	132
Adenoids and tonsils-----	495
Miscellaneous-----	37
Diseases of the skin:	
Impetigo-----	55
Pediculosis-----	287
Scabies-----	49
Miscellaneous-----	100
Unclassified defects-----	38
Total new cases-----	1,748
Remaining cases-----	466

Official regulations defining the nurses' responsibility and their powers are much needed, and it is my purpose to formulate such regulations as seem desirable and submit them to you for criticism and amendment.

There can be no doubt that at least each supervisory district should be provided with a school nurse, and I hope that no effort will be spared to secure the necessary legislation to bring this expansion about.

I feel that I can not too early call attention to the need of proper quarters for the medical inspection service. For headquarters there should be a reception room, which might accommodate the files and the desk of a clerk; an adjoining room for the chief medical officer, where interviews could be had in quiet and privacy; and a room in which equipment for anthropometric and psychometric examinations could be gradually accumulated and such tests in appropriate cases conducted. There should be a clerk constantly on duty at these headquarters, who should become familiar with the files, the personnel, and the procedure of the service. The large volume of business passing through this office by post, by telephone, and by personal visit makes the constant presence of a clerk pressingly important.

Provision should also be made for the accommodation of the medical inspectors in each school building. A sine qua non for efficient work is a certain formality of environment, so that the inspector may see the pupil eye to eye, without embarrassing spectators and in quiet. There should be provided a table or small desk, chair for inspector and chair for pupil, provision for washing the hands; the room should have good light, especially for examinations of the eyes, and there should be a door to shut out the school noises. Such

a place may be provided by adaptation in most school buildings as they stand, and in some buildings the principals have made satisfactory arrangements. But plans for new buildings should include a room for this specific purpose; such a room need not be used exclusively for medical inspection purposes, but any other use should not be permitted to interfere with its primary purpose.

Before closing this report I think I should express the conviction that the medical inspection service has not yet succeeded in getting itself incorporated into the public school body. Its mode of procedure heretofore has attempted, by imposing certain duties on principals, teachers, and medical inspectors, to insure in certain specific instances, and to suggest in many others, that pupils and medical inspectors shall be brought together through the request of the teacher. A search of the files discloses, however, that certain teachers in many schools have not in the course of an entire school year presented a single pupil for the observation of the medical inspector. This is a matter that should be brought anew to the attention of supervising principals and of teachers, and opens the question whether means should be devised to relieve teachers of the responsibility of originating medical inspection of their pupils.

Respectfully,

H. C. MACATEE, M. D.,

Supervising Medical Inspector of Public Schools.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF DIRECTOR OF PHYSICAL TRAINING.

SIR: The year's work has stood strongly for the formation of hygienic habits of action and such physical exercise as increases organic vigor and contributes to healthful and successful living.

QUADRUPLE POSTURE TEST.

Heretofore the test for good posture has consisted of three parts, viz: Good carriage of the body while standing, exercising, and walking. This has been referred to as the "triple posture test." This year we added a fourth consideration, that of good posture while sitting, particularly during the activities of writing and reading. The posture test now made is called the "quadruple posture test."

The constant daily effort to secure hygienic sitting positions and encourage the formation of right habits of posture necessarily falls upon the daily teacher. For this reason teachers have been requested to make the monthly examination in posture, taking into consideration the daily work, a few days before the visit of the special teacher. Those who pass being placed upon the A side, the physical training teacher is able to verify the judgment of the teacher.

The device of giving a monthly per cent rating to the class, showing the proportion of children who succeeded in this quadruple test, has been most helpful in inspiring the pupils to do their best. They see this rating upon the blackboard and are eager to see it increase from month to month.

SCHOOL PLAYGROUNDS.

Congressional appropriation, giving \$900 for six new playgrounds, brings the number of school yards having a fair amount of play equipment up to 60.

The new grounds which were equipped with swings, seesaws, and a slide were the Miner, Douglass, Corcoran, Kenilworth, Morgan, and Congress Heights.

This fundamental equipment on each of the 60 playgrounds, kept in repair by congressional appropriation averaging \$50 to each ground, and supplemented by special portable material secured from money raised by entertainments, has brought about fairly satisfactory playground conditions.

Teachers have had practical instruction in the teaching of suitable games. Plays and games are recognized as one department of the physical training course. Teachers have been impressed with their educative value and the opportunity for teaching ethics.

There has been a great improvement in the matter of systematic assignment of teachers for yard duty during the recess period.

SCHOOL ATHLETICS.

Plays, games, and physical competitions properly conducted are recognized by the community, as well as by educators, as an integral part of the education of the boy and girl.

Last year 1,427 grammar grade boys came up to the standard of chinning four times, jumping 5 feet 9 inches, and running 60 yards in $8\frac{3}{5}$ seconds. The higher standard of chinning six times, jumping 6 feet 6 inches, and running 60 yards in 8 seconds was attained by 680 boys, while 1,465 girls were able to run 50 yards in 8 seconds, throw a basket ball 30 feet, and do required difficult stunts on the balance beam.

PARENT AND TEACHER ASSOCIATIONS.

A number of parent and teacher associations, in their desire to promote community welfare and individual culture, have taken an active interest in physical training as a means of health and in the school playground work in particular. The director of physical training has given a number of talks to these organizations along these lines.

So great has been the interest that much financial help has been given to the general playground movement in the city, while certain associations have undertaken the entire support of the school playground in their own neighborhood and carried on special work during the summer.

CORRELATION WITH SCHOOL WORK.

In various ways presented in other reports we have endeavored to utilize all opportunities for correlation of the physical training work with the work of the schools as a whole.

This year the special opportunity has consisted in providing live material in the way of dancing, marching, pantomimes, and games in connection with the school festival or pageant, and other school interests and celebrations.

PHYSICAL-TRAINING TEACHERS.

Of the eight special teachers, six have availed themselves at various times of opportunities to take summer courses in physical training in other cities.

REPORT OF DIRECTOR OF PHYSICAL TRAINING.

SIR: The year's work has stood strongly for the formation of hygienic habits of action and such physical exercise as increases organic vigor and contributes to healthful and successful living.

QUADRUPLE POSTURE TEST.

Heretofore the test for good posture has consisted of three parts, viz: Good carriage of the body while standing, exercising, and walking. This has been referred to as the "triple posture test." This year we added a fourth consideration, that of good posture while sitting, particularly during the activities of writing and reading. The posture test now made is called the "quadruple posture test."

The constant daily effort to secure hygienic sitting positions and encourage the formation of right habits of posture necessarily falls upon the daily teacher. For this reason teachers have been requested to make the monthly examination in posture, taking into consideration the daily work, a few days before the visit of the special teacher. Those who pass being placed upon the A side, the physical training teacher is able to verify the judgment of the teacher.

The device of giving a monthly per cent rating to the class, showing the proportion of children who succeeded in this quadruple test, has been most helpful in inspiring the pupils to do their best. They see this rating upon the blackboard and are eager to see it increase from month to month.

SCHOOL PLAYGROUNDS.

Congressional appropriation, giving \$900 for six new playgrounds, brings the number of school yards having a fair amount of play equipment up to 60.

The new grounds which were equipped with swings, seesaws, and a slide were the Miner, Douglass, Corcoran, Kenilworth, Morgan, and Congress Heights.

This fundamental equipment on each of the 60 playgrounds, kept in repair by congressional appropriation averaging \$50 to each ground, and supplemented by special portable material secured from money raised by entertainments, has brought about fairly satisfactory playground conditions.

Teachers have had practical instruction in the teaching of suitable games. Plays and games are recognized as one department of the physical training course. Teachers have been impressed with their educative value and the opportunity for teaching ethics.

There has been a great improvement in the matter of systematic assignment of teachers for yard duty during the recess period.

SCHOOL ATHLETICS.

Plays, games, and physical competitions properly conducted are recognized by the community, as well as by educators, as an integral part of the education of the boy and girl.

Last year 1,427 grammar grade boys came up to the standard of chinning four times, jumping 5 feet 9 inches, and running 60 yards in $8\frac{3}{5}$ seconds. The higher standard of chinning six times, jumping 6 feet 6 inches, and running 60 yards in 8 seconds was attained by 680 boys, while 1,465 girls were able to run 50 yards in 8 seconds, throw a basket ball 30 feet, and do required difficult stunts on the balance beam.

PARENT AND TEACHER ASSOCIATIONS.

A number of parent and teacher associations, in their desire to promote community welfare and individual culture, have taken an active interest in physical training as a means of health and in the school playground work in particular. The director of physical training has given a number of talks to these organizations along these lines.

So great has been the interest that much financial help has been given to the general playground movement in the city, while certain associations have undertaken the entire support of the school playground in their own neighborhood and carried on special work during the summer.

CORRELATION WITH SCHOOL WORK.

In various ways presented in other reports we have endeavored to utilize all opportunities for correlation of the physical training work with the work of the schools as a whole.

This year the special opportunity has consisted in providing live material in the way of dancing, marching, pantomimes, and games in connection with the school festival or pageant, and other school interests and celebrations.

PHYSICAL-TRAINING TEACHERS.

Of the eight special teachers, six have availed themselves at various times of opportunities to take summer courses in physical training in other cities.

Such outside study has enabled the department to keep in touch with work in other cities and take advantage of the best experience of the most progressive school systems.

As the result of such efforts and study during the year, the teachers in this department have attained a degree of scholarship which gives insight into problems of education and makes them a force in the cultural development of the children.

SUPERVISION.

Besides the daily teaching, there is a constant potent factor in the expert, constructive supervision carried on. The regular teacher shows the special teacher the quality of work she has been doing daily since the last visit. This forms the basis for the special help which betters schoolroom work and improves teachers in the service. By such means the great body of teachers are constantly becoming stronger and more efficient.

The director of physical training aims to make the physical-training teacher a power in her group of schools. By definite assistance rendered to each special teacher in overcoming difficulties, by criticisms, commendations, and suggestions as to methods and results, the quality of the work as a whole is stimulated and improved.

Very respectfully,

REBECCA STONEROAD,
Director of Physical Training.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE DIRECTOR OF KINDERGARTENS.

JUNE 30, 1916.

SIR: The increase in the number of kindergartens each year is so small that were it not for evidences of growth from within the work would become discouraging. Since, however, no educational movement can be measured solely by a quantitative standard, I am happy in being able to report many lines of work in which there has been steady progress.

Two new schools were added to the list of kindergartens during the past year, one of which was located at Threlkeld, where a group of little children who sorely needed the ministry of the kindergarten were provided for, and one at the Seaton School. This last school was opened as an experiment in the Montessori system, a full equipment of the didactic apparatus being supplied and the Montessori method of teaching strictly followed. Children were admitted who were slightly below kindergarten age, as the Montessori materials seem particularly well adapted for younger children.

During the spring this school and the experiment at the Arthur were opened one afternoon a week for the observation of the kindergarten teachers.

The class work this year was necessarily limited, owing to the long illness which resulted from my accident last October. After the first of the year, however, small groups of kindergartners met once a week in my home for a discussion of tests of efficiency to be applied to kindergarten children. These tests were sent out by the kindergarten division of the bureau of education and included the important "habits and attitudes" which a child who has spent a year in a good kindergarten should possess in relation to "creative work," "social play," "oral expression," and the "world of nature and of people."

Since I was personally unable to visit the different kindergartens until late in the spring, I asked for written reports of the year's work from each principal. In these reports the individuality and ability of the teachers is clearly apparent, as evidenced by the particular points selected for emphasis, the variety of activities covered, and the insight into principles and ideals which they reveal. To a supervisor, or to one who really desires to know the true worth of the kindergarten for little children, these reports are invaluable. While

the wide range of the kindergarten is practically covered when taken as a whole, there are two phases of the work which stand out predominantly in almost every report, viz., the child's growth in knowledge of and love for the outdoor world of nature and his marked gain in habits of independence, of self-control, of courtesy, and of helpfulness. These are, therefore, the two points which I have selected to note in some detail, quoting freely from the reports received.

In order to awaken a loving, sympathetic interest in the growing life of nature some of the children have small garden plots, others plant seed in individual pots, which they care for and later carry home; small animals, such as rabbits and pigeons, are brought into the kindergarten as visitors; but best of all and of far greater interest and profit are the walks—the excursions into the outdoor world itself.

Here in the fall the children see the squirrels storing their nuts, the birds flying southward, the bees and ants busily at work; here, too, they gather the sleeping caterpillars and the seed homes of many kinds; and here in the early spring they watch the birds building their nests and note the glad return of life everywhere.

One of the teachers, who is fortunate enough to have a suburban school, writes:

In the autumn we had the fields and woods to visit right at our doors—we watched the flowers go to sleep, the grass turn brown, the squirrels hide their nuts, the "flocks of birds fly over," and then Jack Frost with his blanket of snow. Early in the spring I told the story of "Persephone" and one morning a little girl came in radiant, crying, "Persephone is back; she's back—back with a bright yellow dandelion."

One little fellow in this kindergarten, noting the wonderful life cycle of the flowers, said, "Seeds just keep on, don't they? Flowers make seeds and seeds make flowers." And how the flowers did come! First our own crocuses—purple, white, and yellow—in the grass, then carpets of bluets and violets, buttercups and daisies; orchards of pink and white bloom. Oh, it was lovely. And then the birds—bluebirds and robins and cardinals were all our visitors. A robin's nest in the maple just outside of our window; wrens building in the birdhouse, bobwhites calling down in the fields, and a wonderful luna moth brought in hanging to his cocoon on a bit of sedge grass.

All these the children saw with alert, wondering eyes, opened, perhaps, for the first time, to the beauty of the world. From another suburban school we have the following:

We have spent a great deal of time outdoors this spring, having found an ideal spot in the woods where there is a table and several benches. There we act out our little plays, tell stories, and play games. Sometimes we see who can find the greatest number of wild flowers, another time we look for birds and sit and listen to their songs. After finding the wild flowers we sort them and look up all the new ones in our book, which we take with us. The children have found 26 different varieties of wild flowers and 14 kinds of birds. Each child keeps one of each variety of wild flower, the rest we put in water.

When we return to kindergarten we press the flowers and paste them in the books which the children have made—beautiful little books of light blue, with the pages sewed in and daisies painted on the outside. Thus each child has his own wild-flower book. They have learned to love the flowers dearly and no one ever has to be asked to put them in fresh water in the morning.

While the suburban schools are particularly rich in opportunity for nature study, the kindergarteners in our city schools also take advantage of every chance to take the children out of doors, to a near-by park, if possible, or to observe the neighboring gardens if nothing better offers. "The blocks near our school," writes one teacher, "offer much material for our walks. The houses all have flower gardens in front and flower and vegetable gardens at the rear—all accessible to the children. Many of the people have pigeons and bird houses and some have poultry yards; there are also on these blocks a variety of shade and fruit trees." Another writes:

We are fortunate in having a beautiful park across the street and we have made friends with the gardener and the watchman. Here the children have had a pet robin and a pet squirrel. The park has taught us as much as a garden of our own, for we have seen the grass seed sown, and carefully kept off of it until it could get a good start, the different flowers planted, grow, bloom, and give place to others.

In one of our poorest neighborhoods, in a crowded district, the kindergartener writes:

There are robins, English sparrows, cardinals, crows, and a few other varieties of birds in the world now instead of just "birds." The children also know the common flowers and rejoice in finding in the park flowers they have learned in kindergarten.

The following account shows that the eager spirit of inquiry and of interest is ever present on these walks:

The children brought me 25 different flowers for identification, and these are a few of the many questions which were asked: "Is it good for animals to eat?" "Is it dangerous to touch?" "Why does mullein have woolly leaves?" "How many kinds of clover are there?" "What keeps baby wasps in the nest when they hang by their feet," etc. On another trip we counted nine different kinds of birds, and were fortunate in finding the orchard oriole in his hanging nest and the wren building inside the telegraph pole. Many beautiful insects and butterflies added to the joy of the trip and the children constantly reminded us of the green of the trees and the exquisite blue of the sky. I feel that this joy in nature will never be effaced from the children's minds, but that it will prove a help in later life, not only in educational work, but in the elevation of the spirit.

Not only have these experiences brought new joy and interest into the children's lives, but they have been utilized as a basis for language work—oral composition—for the stories and poems, for some of the organized kindergarten games, and also for much of the handwork.

The second point which I have selected for emphasis is perhaps more inspiring to a kindergartner than any other part of her work—the improvement which the children show in assuming responsibility, in courtesy, independence, helpfulness, and, especially when many of the children come from homes where all such training has been wholly neglected. The children are required in every kindergarten to get out and put away their own materials, to assist at the lunch period, and to help in the care of the room, that they may feel a personal pride and ownership in their own schoolroom.

Many of the children can lower and raise the windows by using the window stick, can shift the tables and chairs, dust the room, feed the fish, and water the window boxes and the sand.

We have noticed a great change in some of the children who lost their heads completely at the first of the year when told to find things in the cupboard or to do little things about the room, such as dusting or sweeping up the sand. Now they are much more independent; they can wash and wipe their own paint dishes, and even carry pitchers of water up and down stairs. We have also made a point of having the children put on their own coats, hats, and rubbers, and though it has taken patience on the part of children as well as teachers, we have practically reached the goal of independence in this line.

In regard to putting on their own wraps, one teacher, with an enrollment of nearly 40, reports that on cold days when sweaters, coats, hoods, and mittens are worn, the children are able to get ready in less than 3 minutes, and at Petworth, when the enrollment was 76, all the children were ready for dismissal in less than 10 minutes.

The children have shown a beautiful spirit of helpfulness toward each other and in their attitude toward the kindergarten room. It is a familiar sight to see small children, at the close of a lesson period, quietly brush tables and floor, pick up paper, rub the blackboards, hang up fallen coats and hats, and straighten up generally without one word from the teacher.

The care of the room is left entirely to the children—after they hang up their wraps they put waste baskets in place, straighten and dust the tables, feed the fish, water the plants and take off any dead leaves, open and dust the piano, and see that the room is in good order.

It is pleasing to recall the children as they were when they came to us and to be able to see in many cases lines of improvement. Many of the mothers have seen the changes and have come to us to express their appreciation of our help.

Several teachers note this appreciation by parents, and in many instances they have been able to secure intelligent cooperation in the home by means of mothers' meetings, the parent-teacher association, or by arranging special days for the mothers to visit the kindergarten and see what the children are doing.

Such experiences as I have noted are goals worth working for, worth striving for, for they help one to realize the truth that we are "workers together" with all the great forces which make for the uplift of human life.

While this has been for me a particularly hard and difficult year, by reason of the things I have had to forego as well as to bear, there have been many compensations. I am happy to include among them the warm friendship and the unfailing kindness and thoughtfulness shown by the members of the kindergarten department. Whatever successes we have achieved this year are due to their splendid cooperation, their excellent work, and their loyalty to the ideals of our profession.

Permit me to thank you and the other officials for the kindly sympathy and consideration shown to me during my illness and for your interest at all times in the kindergarten work.

Very respectfully,

CATHARINE R. WATKINS,
Director.

SUPERINTENDENT OF SCHOOLS.

REPORT OF DIRECTOR OF SCHOOL GARDENS.

DEAR SIR: It affords me pleasure to report that there has been a decided increase in home gardens among the children this spring. I found one fourth grade in which every child had a home garden, and many schools in which more than three-fourths had them. The parent-teacher associations have shown an unusual interest in the subject this spring. Through the People's Gardens Association small cash prizes have been offered for good gardens. A teacher has been employed to visit those who have entered the contest during the summer.

The gardens at school buildings have been conducted according to lines suggested in the past. Much more profit educationally could be derived if teachers would use the growing plants for nature-study material.

Three community gardens have been conducted this spring. These are located at the J. O. Wilson Normal School, the Blow School, and one on a vacant lot near the Wallach. At the Normal School, 52 plots are used by the boys of 3B, 4A, and 4B for lessons in elementary agriculture while the girls are sewing. The flower beds have been a succession of bloom in this garden since early March. A rose garden has been started of named varieties. Two gardens of interest are a "model flower garden" and a "model vegetable garden," planted according to plans given to the schools in the spring for home gardens. Within three years this garden has made a wonderful growth. It is a most valuable asset to the school. A beehive has been added, and the graduating class presented a bird bath as its gift. The pergola, covered with roses, made possible a Shakespearian pageant on class night, that was most unusual and unique on a school playground.

Through the People's Garden Association, a watering system has been put in at the Blow School. This garden has always had very earnest workers, but they have been handicapped by lack of water.

I should like to repeat the recommendation that I have made many times before, that a corps of teachers be appointed, who will have their vacations in winter, and carry on the gardens during the growing season. As it is now, new teachers have to be trained every spring. One accustomed to the work from year to year would not lose on account of lack of experience.

It has always been much pleasure to me to supervise the gardens, in addition to my regular work, for I know I have your heartiest cooperation.

In conclusion, I desire to express my appreciation of the generosity of Mr. David B. Fairchild, Mrs. Alexander Graham Bell, and Mr. Frank B. Noyes, of the Evening Star, together with all the members of the People's Gardens Association whose contributions make much of this work possible.

Respectfully submitted.

SUSAN B. SIPE.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF SUPERVISOR OF SUMMER PLAYGROUNDS.

NOVEMBER 20, 1915.

DEAR DR. STONEROAD: Again I have the privilege of reporting to you a successful term on the school playgrounds under your care. The term began July 1 and closed at the end of six weeks on August 11, with one exception, that of the Powell ground, which opened July 5 and closed August 14.

Twenty school grounds were open as follows:

White:	Teachers.	Colored:	Teachers.
Arthur-----	2	Birney-----	2
Bowen-----	2	Giddings-----	2
Bryan-----	2	Langston-----	2
Chevy Chase-----	2	Magruder-----	4
Grover Cleveland-----	2	Phillips-----	2
Congress Heights-----	1		
Henry-----	2	Total-----	12
Jefferson-----	4		
Ketcham-----	2	Grand total-----	50
Ludlow-----	2		
Monroe-----	3		
Morgan-----	3		
Petworth-----	4		
Powell-----	5		
Wallach-----	3		
Total-----	39		
Minus 1 (counted twice)			
equals -----	38		

NOTE: One of the teachers at Chevy Chase, the carpenter, was there but two days per week. For the remaining four days of the week he was at Petworth. In this summary he is counted twice.

In addition to the above there were employed a supervisor, white; an assistant supervisor, colored; a supervisor and an assistant supervisor, white, of industrial work; and 20 janitors.

All the grounds (17) open last year were open this season with three additional ones, the Bryan, Morgan, and Powell.

The cost of maintenance was met by the general fund raised by the schools with the following exceptions: Home and school associations furnished nearly all the funds for the work at the Chevy Chase, Powell, and Petworth Schools and for the carpenter-shop work at the Monroe School. A portion of the expense at the Cleveland School was also met by private contributions.

As was to be expected the work this year was better than ever before and more was accomplished; 1,500 white and 442 colored

children are reported as engaged in industrial work. The majority of these children worked on the grounds the summer before and many of them even before that time. The result was work of a higher grade. The various exhibits on the grounds at the close of the term showed this conclusively to those who have known of the work in the past, and reflected great credit on the teachers and pupils. I speak of the children as pupils, for I feel that the time has come when we can speak of our summer playgrounds as vacation schools. The industrial feature has been so much emphasized that it, combined with story-telling and the coaching classes now established, has so changed the character of the playgrounds that the work idea is more prominent than the play idea, especially in the morning and with the girls. I do not mean to imply that children do not play, for free or organized play is constantly going on under direction, and the work done is so interesting and so much desired by the children that it itself partakes of the nature of play.

The report of Miss Tichenor, supervisor of industrial work, gives a most interesting and complete account of the work done under her direction and the cost of the same by grounds. The splendid exhibits of industrial work at the close of the term on the several grounds—was most creditable, not only to the teachers directly responsible, but also to Miss Tichenor, whose intelligent, enthusiastic, and patient directions contributed so much to the results. The superintendent of schools and the president of the board of education visited nearly all of these exhibits; other members of the board some of them. All expressed themselves as much pleased with what they saw.

Last year three coaching classes were established, one at the Wallach, one at the Jefferson, and one at the Magruder. This summer four additional classes were opened, one at the Morgan, two at the Powell, and one at the Magruder. The classes at the Jefferson, Morgan, and Wallach cared for pupils from 5A to 8B grades, inclusive; at the Powell one teacher taught grades three, four, and five, and the other one grades six, seven and eight. At the Magruder one teacher had grades five and six; the other, grades seven and eight. To achieve the best results no teacher should have more than two grades in the same class. We aim to keep the number belonging in a class not more than 25. Exception was made at the Magruder, where the limit was placed at 30, as each teacher had but two years' work to cover. Total number of pupils enrolled in seven classes was 207, of whom 141 were white and 66 colored, with an average daily attendance of 105.5 white and 60.9 colored. This enrollment includes several who attended but a few days. The total number seeking to make up back work was 139, of whom 109

were white and 29 colored. The number of these promoted was 99 white, 23 colored. The total number seeking to advance a grade was 19 white and 5 colored. All of these succeeded. Thirteen white and 32 colored sought merely to gain strength for the work to which they had been assigned. The excellent results shown by these figures was due largely to the fact that the demand for entrance to the classes was so great that selection could be made. We aim to admit only those whose recommendations from their regular teachers combined with their monthly reports for the year showed that there was reasonable hope that what the pupils sought to do could be done. The pupils whose deportment and effort during the year had been satisfactory were given the preference. In consequence the matter of discipline was practically eliminated. The pupils admitted appreciated the opportunity given them and worked faithfully and well.

The teachers of these classes were selected because of their special qualifications for that kind of work, and the combination of good teachers with ambitious and well-disposed pupils produced the hoped-for results. But we must remember that while the pupils were selected largely because of merit, yet the great majority were those who had failed to make the regular requirements for promotion, either because of absence or natural slowness.

The total salaries of the seven coaching teachers amounted to \$385. The number of children promoted in addition to those strengthened in their work was 146, a number equal to about four average classes. The salaries paid to the four teachers for a semester would amount to about \$2,000. Looked at from a financial standpoint, the economy of the summer coaching school is apparent. The demand for admission this summer was much greater than we could meet. I earnestly recommend that more classes be opened, so that all sections of the city may be accommodated. Provision should be made for all retarded pupils from the third grade through the high school. I would segregate the pupils, putting together the bright, quick, ambitious ones desiring to skip a grade; putting by themselves those retarded ones whose deportment and effort have been satisfactory; and, if funds were sufficient, those whose failure to advance was due to lack of effort and general carelessness could be grouped under a teacher especially fitted to deal with such cases.

Woodworking classes were conducted at the Powell, Monroe, Petworth, and Chevy Chase Schools, and much good work was done.

I am more convinced than ever that there should be open in the summer for eight weeks at least a sufficient number of schools to accommodate all who may wish to attend, and that these schools should offer a combination of mental work, industrial work, and play. Our summer work has clearly demonstrated the need and demand for

such schools. Their expense should be met by public funds. The educational and economic value of these schools is such that they should be made an integral part of our public-school system, supported, as other public schools are, by taxation.

I am sending you detailed reports from the several grounds for your fuller information, but for your convenience I submit certain summaries. On the basis of 35 morning and 29 afternoon sessions the average attendance was, on the white grounds:

Boys, a. m.-----	907. 4	Girls, a. m.-----	943. 5
Boys, p. m.-----	1, 357. 1	Girls, p. m.-----	1, 140. 7
Total-----	2, 264. 5	Total-----	2, 084. 2

making a total daily attendance of 4,348.7 and an average daily attendance per ground of—

	A. M.	P. M.
Boys-----	60. 5	90. 3
Girls-----	62. 9	76. 0
Total-----	123. 4	166. 3
Grand total-----		289. 7

On the colored grounds:

Boys, a. m.-----	285. 7	Girls, a. m.-----	280. 6
Boys, p. m.-----	435. 3	Girls, p. m.-----	383. 1
Total-----	721. 0	Total-----	663. 7

making a total daily average of 1,384.7 and an average daily attendance per ground of—

	A. M.	P. M.
Boys-----	57. 2	87. 1
Girls-----	56. 1	76. 6
Total-----	113. 3	163. 7
Grand total-----		277. 0

Principals were directed to make careful examination before opening grounds to determine the number of panes of glass broken in the school buildings and to note all panes subsequently broken in play hours. Their reports show 111 panes broken by pupils while grounds were in charge of teachers. Of this number 42 were replaced by children. None of this breakage was malicious; and considering the small size of the grounds and the amount of ball playing done, the average of 3.5 panes per building for the season not paid for is very small. Glass broken out of playground hours should not be charged to playground expense.

The reports show but two accidents for the season, both due to lack of care by the children. Neither of these caused permanent injury. This seems a remarkable record.

Very few complaints were made by residents near the grounds, and those made, with one exception, were on account of the dropping of balls in the yards. Every effort was made to prevent this. In one case boys were accused of stoning pigeons.

We were fortunate in that there were few absences of teachers and practically no tardiness.

I can not speak too highly of the work of the teachers. The greater part of the success attending our summer playgrounds has been due to the faithful work and good judgment of the teachers employed. Although paid very little, they have put enthusiasm into their efforts and have faltered neither because of hard work or hot weather. They deserve the thanks of the community. Mr. Thurston as superintendent of schools, Mr. Hine as treasurer of our playground fund, and Mr. Wilmarth as manager in charge of the business affairs of the summer schools have been most helpful.

In closing this report I desire to thank you for the privilege I have enjoyed of association with you in the effort to increase the happiness, promote the health, and improve the morals of the children of our city.

Very respectfully, yours,

B. W. MURCH,

Supervisor of Summer Playgrounds.

DIRECTOR OF PHYSICAL TRAINING.

REPORT OF PRINCIPAL OF WILSON NORMAL SCHOOL.

JUNE 30, 1916.

SIR: Following your suggestion I will report briefly upon a few matters of special interest in the work of the school during the year 1915-16.

Statistics for the year ending June 30, 1916.

Aggregate enrollment of normal students:

General course—	
Junior class-----	78
Senior class-----	68
Kindergarten course—	
Junior class-----	14
Senior class-----	8
Domestic art-----	2
Domestic science-----	2
Special high-grade teaching--	1
Total-----	173

Number of graduates—

General course-----	57
Kindergarten course-----	5
Domestic art course-----	2

Aggregate enrollment of normal students—Continued.

Number of graduates—Continued.

Domestic science course--	1
Special high-grade course--	1
Total-----	66

Number at close of year—

General course-----	69
Kindergarten course-----	12

Total-----	81
------------	----

Aggregate enrollment of pupils in critic schools in the Wilson Normal, Morgan, and Seaton Buildings ----- 610

WIDER USE OF THE SCHOOL PLANT.

The normal school has been fortunate in its ability to make comfortable and happy with no extra expense except as to janitorship and engineer service, several organizations and groups of citizens, young and old, desiring recreation and broader culture.

The following summary states in abstract some of the activities made possible by the favorable structure and unique equipment of the building:

Parent League Association, with membership of 300, meetings and classes as follows:

Business meetings semimonthly.

Classes weekly as follows: Parliamentary law, community singing, women's gymnasium class, library reference, rhythm, domestic science, Spanish, domestic art (millinery), dietetics.

Semiweekly gymnasium classes for children.

Weekly cooking classes for girls.

Three entertainments.

Columbia Heights Athletic Club, with membership of 50, meetings semi-monthly, besides having entertainment with large audience.

Junior League of the Loyal Legion of Women's Christian Temperance Union, with membership of 25, semimonthly meetings.

Elizabeth V. Brown School Basket Ball Club, with membership of 12, weekly meetings, with a number of practice games with other organizations.

English Teachers' Journal Club, with membership of 85, a lecture and two afternoon meetings.

Monroe Girls' Club, with membership of 60, two athletic events and an entertainment.

Boy Scout exhibition February 11.

Children of the American Revolution, an entertainment.

Young Women's Christian Association, basket-ball game in March.

Women's Christian Temperance Union, meeting and tea in March.

Columbia Heights Citizens' Association, with membership of 200, meetings in October, November, and May.

Hubbard Parent-Teacher Association, lecture in November.

Children's orchestra classes, weekly, with concert at close of school.

Household Alliance, reception and award of prizes for bread baking.

Playground entertainments by Ross, Cooke, and Monroe Schools.

THE SCHOOL GARDEN.

Mention must also be made of the garden work during vacation. All through the summer, garden plots were worked under the direction of a teacher, the grounds being open four days each week for weekly cultivation of their plots by young gardeners. Most hearty appreciation has been expressed for the privilege allowed in this activity, and this summer's gardens are already well under way with expectation of satisfying crops.

CONTRIBUTION TO BABY WEEK.

The normal school was able to contribute to the influences working for babyhood in the city during the week beginning May 8, "Good news from Babyland," a play written by a member of its faculty, Miss Alberta Walker, and presented by normal students and little children. This play was given at the baby campaign headquarters for the general public, at the normal school for students and near friends, and again in conjunction with exercises by the Woman's Christian Temperance Union. This last performance, before an audience of mothers and young children awaiting the awarding of prizes for the finest babies present, was especially happy in its esthetic and joy-giving qualities.

APPOINTMENT TO TEACHERSHIP.

The members of the class of 1915 were unusually fortunate, for during the year all who so desired received appointments in the Washing-

ton school system. The appointment of some who had expected to use their normal-school education in other ways than teaching in the city schools leads me to urge once more the establishment of some regulation by the Board of Education which will improve the quality of individuals in classes entering from the high schools. Normal schools are recognized as essentially vocational institutions, and there should be a reduction in the amount of strength and time now given by the faculty of this school to the elimination of students who have easily proved in lower schools their unfitness for the teaching profession by recognizable weakness in scholarship, personality, and ideals. Waste in the teaching power of the normal school and in the time and strength of students seeking to fit themselves for life work is saved in other situations and localities. Why not in this department of Washington's public service?

METHODS OF RATING.

The rating lists of the normal school are the appointment lists to the grade and kindergarten schools of the District. These are prepared with the greatest care by a committee of normal school teachers appointed for that purpose, and are so carefully explained to the members of the graduating classes that there is seldom misunderstanding on the part of intelligent parents and guardians. In making the lists the average of all academic ratings for the two years is made; the average of all terms of practice teaching is made; and the average of the two averages is found. The principal, this year having been somewhat less close to the student body either in personal teaching or in steady observation of their practical work, influenced the list only in cases of ties in the final averages. The appointment of teachers in the order of their ratings in the graduation list places upon the faculty of the normal school a burdensome responsibility, but such is accepted by them with grace because they feel that this procedure, which gives a judgment based upon two years of work, involves more elements of fairness and less strain than its only alternative, a competitive examination.

EXTENSION OF WORK.

The normal school has grown and expanded only within itself during this school year, that growth and expansion being recognized with satisfaction by principal and other faculty members. It is ready at any time to make the expansions suggested in previous reports in the direction of high-grade practice work, extended influence in city schools and course longer than two years, whenever such measures seem advisable to the central administration. The school

should, however, in my opinion, maintain its character as vocational rather than take upon itself in its expansion the nature of a city college or university. Such an institution is a necessity in the District, but should be allied with the normal school without destroying the fundamental functions of the latter, that of making teachers.

LIBRARY AND BOOKS.

The normal school is fortunate that it has in its building the teachers' library, under the charge of a librarian who is interested and helpful in guiding students in study and general reading. But it seems to me that the District should do more for its teachers in training, some of the best of whom make great sacrifices in order to remain in school the additional years necessary for a professional education. Providing them with free textbooks and with supplementary books in numbers sufficient to give a class of 60 engaged upon any kind of reference work books enough to form the research habit without the strain of using the one or two books in the building, or of frequently going long distances to libraries for consultation of authorities, would not be too generous an expenditure of money.

The death of Miss Mina Goetz, October 4, 1915, brought sorrow to teachers and students in the school, all of whom loved and admired the gentleness and strength of the frail woman who had ministered to their intellectual needs for so many years.

Miss Dorothy B. Snyder was transferred from the McKinley Manual Training School to take the position left vacant in the library, and has proved herself valuable in tact and ability.

THE FACULTY.

The school is happy to have welcomed back Miss Helen D. Wise after a year's absence on account of ill health, and regrets the loss of Miss Lulu McNally, who resigned to be married May 1. The place which was left vacant by this resignation is filled by the transfer from the McKinley Manual Training School of Miss Helen B. Gardner.

I thank you and the board of education for your uniform kindness and consideration.

Respectfully, yours,

ANNE M. GODING.

To the SUPERINTENDET OF SCHOOLS.

REPORT OF PRINCIPAL OF CENTRAL HIGH SCHOOL.

JUNE 30, 1916.

SIR: A feeling of elation and confidence stirs the teachers and pupils of the old Central as we prepare to move into the new. We are not, however, unconscious of the greater responsibility which the possession of the splendid new building brings to us, nor of the greater obligation to the community which we are trying to serve. The numbers reported from the grades indicate that we shall start the year with at least 1,900 pupils. An increase of 400 pupils and the organization of the new departments of business, manual training, and domestic art and science mean an increase in the number of teachers who must be assigned to the new Central which can not, I fear, be brought about without disturbing conditions now existing in the other high schools. I have, of course, in this report no concrete recommendations to make, but content myself with stating that I leave the case of the new Central in your hands, confident that its needs will be fairly considered in connection with the needs of the entire high-school system.

I hope, however, that a way may be found to start all of the new departments for which provision has been made in the new building. These departments, especially the manual training, domestic science, domestic art, some of the business subjects, and the contemplated expansion of the work in crafts are almost without exception departments in which the hand and the eye are trained—a training in which I think most of us are agreed our academic high schools have been most deficient.

I add parts of reports made to me by teachers in charge of the various departments in the school, with an occasional comment suggested by them.

DEPARTMENTAL WORK.

ENGLISH.

Miss Simons makes the following report on the work of her department:

I have the honor to submit the following as my report on the work of the English department in the Central High School for the year ending June 30, 1916.

The tentative course in English, of which I gave you a detailed account in my report of last year, and which has now been tried for two years, may be

considered to have justified itself. It is the unanimous opinion of the English teachers in this school that the course as planned is capable of producing results that will be very much worth while. The division of the subject into the study of composition and the study of literature by alternating semesters has proved so satisfactory that I recommend its continuance. The courses in journalism and in short-story writing were again given this year and the interest of the pupils in these subjects and the benefits accruing to their theme work from these studies are strong arguments for making them a permanent part of the English course.

The testing of our teaching is one of the topics which is being much discussed in educational circles to-day, and attempts to test the pupil product in English have been tried in many high schools during the past year. The testing of the results of English teaching is a difficult task, but I feel that some satisfactory way of estimating the mechanics of the subject at least can be devised, and I strongly recommend that next year some test of this kind be applied to all our English classes. I have embodied this suggestion in my annual report to the superintendent of schools, making it apply, of course, to all the high schools of the District.

The feature of the year in the work of the English department in the high schools was the production of an all-high-school Shakespeare pageant in Rock Creek Park on four afternoons of the week of May 8, in celebration of the tercentenary of Shakespeare's death.

The plan of the pageant was as follows: Each one of the five high schools furnished a company of players who were presented before Queen Elizabeth and her court, assembled in the open, scenes from certain plays. Shakespeare was the unifying element of the festival and he was ably assisted by the court herald. As master of the revels, he spoke the prologue and the epilogue, assembled the companies, and brought them before the queen, and delivered the chorus to each act.

After the presentation of all of the players by the court herald, each company in turn performed its part in the pageant and the May time frolics were brought to a close by a merry country dance in which all the players joined. The dominant note of the festival was mirth, a note suited to the occasion and the season.

Central's part in the pageant was the presentation by the Globe Players of scenes from *The Tempest* and *As You Like It*, in celebration of the contract of true love, and these scenes were particularly well done. To a Central High School student, Charles Ockstadt, fell the honor of impersonating Shakespeare, and he played his part so well that many people in the audience believed him to be a professional actor engaged for the occasion. His reading of the lines was truly remarkable and he should be heartily congratulated on the excellence of his work.

For training the cast in speech, song, and dance the English department is deeply indebted to teachers from other departments of the school, notably Mrs. Walton, who, as chairman of the production committee for all the high schools, worked out a wondrously beautiful spectacle, Mr. Hoover, Miss White, Miss Sanders, Miss Ditto, Miss Foster, and Miss Baker, while many others rendered efficient aid to the business management and the field activities of the festival. Mr. English, as supervisor of grounds and pageant activities, was largely responsible for the success of the out-of-door features of the festival, while Mr. Burroughs, Mr. Jones, and Mr. Thomas gave valuable assistance. Indeed the cordial support and cooperation of the entire faculty was most gratifying to the English department.

Central has reason to be proud of what it did toward making the pageant not only an artistic but also a business success. Central led all the schools in the sale of both tickets and programs, the amount for tickets being \$401, and for programs, \$44. Business High School was second, with a record of \$362 for tickets and \$10 for programs. The pageant netted the playgrounds, for whose benefit it was given, about \$900, which, when we consider the very heavy expenses of production, was a goodly sum.

The educational value of the pageant is already evident in the intense interest that has been aroused in Shakespeare. It has been the means, I believe, of inculcating in the pupils a genuine love of the poet's works, judging by the activities of our Shakespeare classes this year, where the pupils have vied with one another in the reading aloud of the plays, the learning of lines, and the acting of parts. If I am right in my belief, then one, at least, of the thousands of celebrations in honor of the tercentenary of Shakespeare's death will not have been produced in vain.

The English department of the high schools is at present engaged in the compilation of a "style book" for the joint use of eighth-grade and high-school English teachers. It is proposed to include in this book fundamentals that need special stressing in our teaching, lists of adoptions in the case of disputed usages, and a uniform grammatical terminology for the use of both grade and high-school pupils. It is hoped in this way that we may do something to bridge the gap between the eighth grade and first-year high school.

The work is in the hands of a committee composed of five English teachers, one from each of the several high schools, with the head of the department acting as chairman. Miss Lynch, of the Central High School, has charge of the subject of grammatical terminology, and I wish to commend her here for the excellent work she has done. The book will probably be ready for distribution early next fall.

LATIN.

Dr. Dales, head of the Latin department, reports in part:

In Latin classes this year the effort to correlate the Latin work with English has been continued and the teachers have been urged—

First, to point out continually English words derived from the Latin words as they occur, calling attention both to the similarities and differences of meaning, and also to the spelling. This has an important bearing on the correct use and the correct spelling of English words.

Second, to insist on idiomatic English in translation, and to refuse to tolerate mechanical thought-saving renderings of Latin idioms. This is an excellent discipline for pupils and a great aid to them in acquiring a clear and forcible English style.

Third, to devote systematic attention to all historical and mythological allusions, without the knowledge of which as a background it is impossible to understand, still less to appreciate, a large portion of English literature.

Fourth, to explain the commonest abbreviations of Latin origin, such as i. e., e. g., etc., and the like, and to teach the pupils some of the Latin phrases and proverbs which are particularly common in English.

I quote the above from Dr. Dales's report because I believe that more work of the sort indicated would do much to solve the plaint of the Latin teachers that Latin is following Greek out of the high-school course of study.

We are not going to make pupils take Latin by requiring it in the course of study. Other types of schools or no school at all is the answer of the community to the school which does not meet its needs. The difficulty with the Latin in the high schools is that it has been taught too largely from the standpoint of the college entrance examination and all pupils have been given the "gerund grinding," which only the small number who have had the taste and the ability for advanced Latin study have required. Let the teacher of Latin bring its study near enough to the everyday experiences of the pupils and the place of Latin in the high-school course of study will be assured.

MATHEMATICS.

The following I quote from the report of Mr. English, head of the mathematics department:

In response to your request for a report on the work of the mathematics department for the school year 1915-16, I desire to submit the following brief statements:

(1) I am now working on two alternative tentative courses of mathematics to be submitted to the superintendent, and based on the following assumptions: (a) Algebra begun in the high schools; (b) algebra begun in the eighth grade. The former presents the greatest difficulty and necessarily can not be given now; the latter is somewhat simpler.

(2) The detailed topical division of elementary algebra is likewise being prepared. This is a tedious process, as it involves the consideration of the two different texts now in use in the high schools. Both this report and that referred to in (1) above will be ready in the near future.

(3) There is urgent need for an equipment for the mathematical department of the new Central High School in order that it may meet the practical need of modern times and hold its own in education. At present the equipment is very poor and very old, and that of the McKinley School is immeasurably superior to it. It is to be hoped that a sufficient sum of money will become available to give the mathematical department a real up-to-date equipment—at least, equal to that of the McKinley.

(4) In connection with the above it is essential that the instruction be responsive to the conditions desired and that emphasis be placed upon the present third-year work in trigonometry and surveying. There is not the slightest doubt that trigonometry will be covered more vitally and in very near one-half the time if it is recognized as a necessary tool for the practical surveying work, which should follow, and for which the location of the new school building, especially the roof, will afford a splendid vantage ground, to say nothing of the surveys of the grounds themselves. It is much to be regretted that it does not seem possible to have real surveys made by the third-year class in mathematics, followed by the actual platting and computation work from actual observations, such as was the case some years ago.

In connection with the report mentioned by Mr. English in his first paragraph, based on the assumption that algebra is begun in the high school—the condition which virtually prevails to-day—I beg to call to your attention the fact that the large percentage of our pupils

preparing for college makes a modification of our course in mathematics imperative.

Many of the colleges require one and one-half points of algebra (one and one-half years of intensive work). It is obviously impossible for us to take pupils who have had no algebra and make the necessary preparation in one year. An additional half year somewhere in the course—perhaps preferably in the fourth year, when the college group is more accurately segregated—seems necessary.

DRAWING.

Miss Coolidge reports as follows on the work of her department:

The general plan of the work of the drawing department during the past year has been the same as that given in previous reports. As a result of the crowded condition of the school, however, it was necessary to omit the classes in metal work in order that the shop might be used as a recitation room.

One of the aims of the work in drawing has been to touch the life of the pupil through as many of his interests as possible, to make him enjoy beauty in color and form, and to create a desire for it in the objects with which he is concerned—his home surroundings, his city's streets, parks, and houses, the clothes that he wears, the advertising he uses. This aim is carried out in many ways, but two problems which different classes have worked out this year seem to be of special interest. One is that of the set of posters made to advertise the Shakespearean pageant. These were drawn from the pose first, the model being one of the pupils who was to take part in the pageant. The drawings were then treated decoratively and were used to advertise the pageant through the city. These facts made the pupils much interested in the problem and made them feel its very practical application. Another piece of work carried out by a class in design was the decoration of an ordinary flower pot so that by the application of a painted design it became a more interesting object. This should connect with the work undertaken by the classes in pottery in the new school.

There are two recommendations which to my mind have always been advisable, but which we may now some day see realized in the new school where we feel that all things are possible. The first, at present obviously impracticable, because of the size of the teaching force, is that an effort be made toward requiring drawing for two periods each week instead of one. Half a loaf is better than no bread, but it is very difficult to accomplish results that are worth while in so short a time. In a number of academic high schools throughout the United States drawing is required for a longer period of time than this. I should feel that it is better to sacrifice the development of some of the specialized work in drawing which reaches a few in order to enlarge the opportunities of this work for all.

My second suggestion is in regard to our normal-school candidates. Many of the girls, in order to fit themselves as thoroughly as possible for normal school, take drawing during the third and fourth years for two periods each week. On their entrance at the normal school these girls are on the same basis as others who have not devoted the extra 144 hours of work to their training. I should suggest that some arrangement be made by which those who have done this extra work should have credit for it through direct mention of the fact to the normal-school authorities at the beginning of each year.

It is hard just now to write anything about school work without using the future tense. Next year the work of this department will find its scope much enlarged. It seems natural that this should be so, for, with the introduction of many courses of very direct connection with the everyday work of the pupil, a subject like the drawing which relates very closely to his everyday experience is bound to become a vital necessity. Freehand and mechanical drawing are indispensable to most shop courses, and drawing, color, and design are inseparable from a study of costume design and interior decoration in domestic art and science. The work of this department will have a larger opportunity than ever before for correlation with the other subjects taught.

MUSIC.

Mr. Hoover reports as follows on the work of the music department of the school:

In reply to your memorandum of June 7, 1916, asking for a report of the work in the music department, covering such points that are of special interest at this time, I have the honor to write upon two topics.

In reviewing the work of the year there is little to be said that has not been said before in previous reports of this character.

The number and size of the classes has increased with the enrollment of the school. With this increase has come the problem of management. My duties this year in this line have been very materially lightened by the assistance given me by the major music pupils, who have helped with the accompanying in the large classes. Besides the help given me, the pupils have been greatly helped in their sight reading and practice in accompanying. In this line, I wish to express my appreciation of the work of Miss Anderson, Miss Espey, Mr. Dunlap, and Mr. Gittelman.

It is with great pleasure that I welcome the possibility of having a regular assistant at the new school.

The most urgent need of the music department for next year and for all time is material.

I am almost convinced that the purchase of a textbook which is supposed to last for four years is a bad proposition. The present classes are tired of the present book, and unless there is some decided step taken to supply the advanced classes with suitable and abundant material I can not foresee what will be the result. It has taxed my resources this year to keep up the interest in these classes. The equipment of the music room is neglected unless there is material, and material is just as necessary in my department as motors, tubes, etc., are to other departments.

I seriously object to teaching rote songs to high-school classes because we have no other material. A certain proportion of this kind of work is good, but when this proportion becomes unbalanced the results are unsatisfactory to both teacher and pupil.

The work done by the major music pupils needs attention.

When the question of major music was first discussed, there went abroad a feeling that here was an easy way to get a point toward graduation. This feeling I have done my best to counteract.

Each year I have made the examination more and more searching until as a result of the last examination the board of examiners were able to obtain a fair estimate of the work done with private teachers.

The best results can never be obtained until there is some regularity in instruction, grading, and examination.

Our examination covers the following points: Playing from memory a number selected by the pupil; playing a technical study from notes selected by pupil; reading at sight a number selected by the examiners; questioning pupil in theory suitable to grade of work shown in reports of private teachers.

In reviewing these points I find that the playing from memory is good, although in many cases the pupils have been allowed to memorize pieces which are unworthy the time and energy put upon them. The pupil can not be blamed for this selection, but the condition shows the necessity for a course of study in which a range of selection shall be indicated.

The studies were not as well played as the pieces and were very simple, indicating that this work had been neglected, but because required in the examination had been hurriedly prepared.

The most necessary of all requirements to the musician—sight reading—is a lost art.

The little that pupils know about the theory of music is almost nothing. Many pupils play most difficult selections, but know nothing of the A, B, C of music.

Unless more is required of our major pupils in school and unless the private teachers are supplied with a course of study showing in a general way what is required, major music in the high schools is a failure.

Two points in Mr. Hoover's report I desire briefly to emphasize.

In the first place, I believe we must provide material for the music classes. No music book that I have ever seen has in it enough material to last pupils for four years and maintain their interest. Many beautiful and inspiring choruses are published in cheap editions for voices of high-school range and should be accumulated by the school as a part of its equipment just as any other laboratory equipment. I would welcome a decision on the point whether such material is or is not properly classified as books. If not, then, of course, its purchase would be a proper charge against the school's contingent allotment.

The problems growing out of the accrediting in the school of work done with "outside" teachers are clearly pointed out by Mr. Hoover. The problem is one to which the attention of the director of music and the teachers of high-school music could, I believe, be profitably directed.

In conclusion, I desire to express my appreciation of the energy and loyalty of the teachers of the Central High School throughout a year which crowded conditions and the psychology of expectancy with relation to the new school have united to make a most trying one. Their support and the unfailing sympathy and co-operation of yourself and the assistant superintendent, Mr. Kramer, have made the year, in spite of serious difficulties, a successful one.

EMORY M. WILSON,
Principal.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF PRINCIPAL OF EASTERN HIGH SCHOOL.

JUNE 30, 1916.

SIR: I have the honor to submit the following report of the Eastern High School during the year 1915-16:

1. The growing enrollment is an increasingly difficult problem. For the past six years the enrollment has been from 10 to 20 per cent in excess of proper accommodations. This year a further increase of about 8 per cent over last year has brought us to the dead line. The present enrollment of about 500 should be fixed as the limit until the new building is constructed. This will mean a temporary hardship to some who live in the Eastern High School district, but it will be less of a hardship to go to a more distant school where there is room than to crowd further the present building.

2. In each successive annual report for the past five years I have adverted to the desirability of a longer school day. I note that this was strongly urged in the report last year of the principal of the Central High School. It has become a matter of compelling necessity. I have been unable to reduce the number of periods per day from six to five. A school day of from 9 a. m. to 2.10 p. m. gives at best six periods of 40 minutes each. The inevitable interruptions caused by assembly meetings, which average two a week and which are important factors in the life of the school, reduce the average length of period to less than 40 minutes. The school day should be so lengthened that the periods will average at least 45 minutes. The reduction of the feeling of hurry and strain would more than compensate for the added half hour of official school time.

3. I wish to express my gratification with the improvement in the military training that has been effected this year. An admirable beginning has been made toward vitalizing this very valuable factor in our high-school program. The excellent things that have been accomplished in the 30 years' history of our cadet organization, pre-eminent among which is the development of leadership and responsibility on the part of student officers, must not blind us to the basic weakness of the organization, as evidenced by the falling off of student interest in recent years. This was due almost exclusively to the fact that our military training was a mere imitation of the drill procedure of the Regular Army. No less an authority than Gen. Baden-Powell has said that "drill makes boys wooden." The instinct

of boys of high-school age is all against becoming wooden. The plans of work that have been initiated this year by Lieut. Steever have already stimulated the interest of the cadets. They appeal to both the competitive and the cooperative instincts of adolescent boys. Above all, they tend to organize competition so that the competitions are between groups of approximately equal ability. The fundamental weakness of athletics as a factor in physical and ethical development is that all forms of athletics as organized and administered tend to select the gifted individuals at the expense of the mass. The group competitions as planned and begun in the cadet organization will be won, not by selected individuals but by the groups that most honestly and strenuously plan and work for success.

There is a further serious defect in the administration of the cadet organization; there is as yet no provision for an annual thorough physical examination of every boy who desires to enter the cadet organization. This should be *conditio sine qua non*. The primary purpose of military training should be physical development. By requiring a thorough physical examination of boys who were candidates for athletics, I have detected not a few who were physically unfit to be cadets but who were members of the cadet corps. In three instances this year the examining physician forbade the boys to continue in the companies.

4. For the past 10 years there has been intermittent, but yet fairly continuous, agitation of the high-school fraternity question in this city. The organizations now occupy an anomalous position. They are both "recognized" and "unrecognized." Rule 64 of the board of education specifies the permissible societies or associations of pupils. Fraternities are not included. An administrative circular issued June 5, 1909, constitutes a recognition of fraternities, for it specifies certain rules they must observe. This ambiguous condition is unwise and unsatisfactory. The very incertitude of the situation is irritating and demoralizing. If fraternities are wrong and useless in their total effect, they should be ruthlessly destroyed; if the evils commonly associated with them are due to misunderstanding, opposition, and lack of direction, then they should be controlled and conserved.

5. It is a pleasure to record that some progress has been made in standardizing the major music under outside instruction. I have been fortunate in retaining the services of the same examiners for piano from the beginning of the experiment. They have now conducted six successive semester examinations. As a result of this experience they have reached certain conclusions and have adopted certain standards relative to the character of the examinations and of the work to be presented for examination. They report that this last

examination showed distinctly better and more uniform preparation and performance than any preceding examination.

6. Some progress has been made this year in the development of our work in vocational guidance. During the second semester a series of talks upon vocations was given to the entire school by men and women who have achieved definite success in the occupations they represented. Each speaker was furnished in advance with an outline which he was asked in a general way to follow. This secured some degree of uniformity in method of presentation.

A follow-up class, consisting of about 30 pupils, met once a week to discuss the talks. Reference readings were provided. These pupils were required to prepare a brief written report of the results of the talks and discussions.

The following report from the chairman of the vocational guidance committee summarizes the results of the year's experience:

The assembly hall talks have been, for the most part, very valuable; indeed, the generous interest in our plan shown by able and successful, and therefore exceedingly busy men and women, has been surprising, and by no means the least valuable part of the plan is the classroom discussion which follows each talk. A shelf in the library has been devoted to vocational books, some of which are the property of the school, and some loaned by the library of the Bureau of Education and the Public Library. After the talk on telephony Miss Shelp took great pains to secure a number of books on the subject from the Public Library. The committee has provided a scrapbook, in which will be found newspaper clippings on vocational subjects and a short bibliography for each of the callings dealt with in the assembly hall talks.

It is impossible, of course, to measure the results of such work as this, but we can not help believing that hereafter higher ideals and ambitions and somewhat greater intelligence than before will appear in the plans of the pupils who are choosing their occupations. However, that may be, we are glad that the value and dignity of the school work has been emphasized, and that moral lessons have been effectively taught in the insistence of the speakers on courage, industry, perseverance, honesty, as essential to success, and in their presentation of unselfish aims in work.

7. Since algebra has been eliminated from the eighth grade, a serious problem has been presented to the high school the solution of which as yet has not been undertaken. Formerly the first year high school work included quadratics. Theoretically it still includes quadratics. Practically it does not, as it is impossible, in our short school year and short school day, to do in one year the work formerly done in the eighth grade and the first year of high school.

The work in plane geometry, solid geometry and trigonometry require a fuller knowledge of algebra than is now given in the first year. Either one-half year of elementary algebra should be added to the course or its study should be restored to the eighth grade. (From report of mathematics department.)

My present conviction is that the study of algebra should be restored to the eighth grade, not to be required of all pupils but of

those who expect to attend the high schools; at least those who will have curriculums in the high school in which algebra is included.

8. In the past 10 years the enrollment of the high schools has doubled; within that period, there has been no increase in the appropriation for libraries. This of course means relatively less for the several libraries. The allotment for my school this year is actually \$20 less than it was 10 years ago. The enrollment in that time has increased by 200. A well-equipped and maintained library is just as essential to a high school as a gymnasium or laboratories. Indeed it is a laboratory. Speaking conservatively the library appropriation should be doubled immediately. Even then it will be far below the library expenditures in high schools in most progressive communities.

The fact that the Public Library lends a helping hand and desires to do more than it is doing does not reduce the necessity for larger library appropriations. There are distinct limits to the service that the Public Library can render economically and effectively.

An earnest effort should be made to secure this increase in the next appropriation bill.

9. I made a request last year that a small appropriation be asked for this year to maintain a six-weeks' summer term in the Eastern High School. I called attention to the fact that the summer term of the high school had passed the experimental stage and had been adopted in many cities as a permanent part of the school organization. The volunteer effort of Miss Deal and her associates this summer shows clearly the need of such provision. At the date of writing (June 30) this summer school, decided upon too late to be advertised effectively and charging a tuition fee which, though small, is prohibitive for some pupils, has an enrollment of about 115.

I would urge that a vigorous effort be made next year to secure an appropriation for a summer-high-school, to be held not in the Eastern High School, but in one of the more centrally located high school buildings.

With appreciation of the courtesies and cooperation of yourself and the assistant superintendent, this report is respectfully submitted.

WILLARD S. SMALL,
Principal.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF PRINCIPAL OF WESTERN HIGH SCHOOL.

JUNE 30, 1916.

SIR: I have the honor to submit the following report of the work of the Western High School for the year 1915-16:

DIFFICULTIES EXPERIENCED ON REOPENING IN THE RECONSTRUCTED BUILDING.

Western High School opened in September, 1915, with rather an unusual number of difficulties. Lack of equipment in the science laboratories necessitated a complete readjustment in biology, chemistry, and physics courses so as to teach these subjects through lecture and recitation methods rather than by laboratory methods. For the first semester this plan was followed during the installation of the laboratory furniture.

Another difficulty in the way of a smooth organization was the presence in the building of so many workmen. At times all school work was stopped by the noise of hammers. The partial blocking of corridors by the crates of new furniture added to the trouble.

For the entire school year we have been operating without clocks, and for bells have had only a temporary set arranged by some of the boys of the physics department. The contract for a complete clock and bell system has been let, and we feel that no other one piece of equipment makes so much for efficiency as this. The arrival of two workmen to begin work on this contract on June 16, the last day of school, is not without its element of humor.

Lack of acquaintance with the building on the part of second-year pupils as well as of first-year pupils added to the confusion of the first few weeks. Only the two upper classes were acquainted with the faculty as a whole, owing to the division of the school during the previous school year. We also missed at the beginning of the school year that intangible but valuable quality known as "school spirit," which is such a powerful force in taking in and assimilating a new group of pupils.

Our teaching force was reduced by one, owing to the transfer of Miss McPherson. This was the second teacher transferred from Western in six months. The average enrollment for the year was about the same as for the previous year, and so the work of these teachers had to be taken up by others who already carried heavy programs.

I mention these difficulties not in a complaining spirit but rather in the hope that the picture thus presented will give weight to the statement that faculty and pupils alike, in spite of obstacles and annoyances, gave their undivided help and loyalty to the new administration and the reunited school.

NEW EQUIPMENT.

By far the greater part of the energies of the principal during the year has been devoted to the purchase and installation of new equipment. In this work the help of the science and the drawing teachers, the librarian, and Miss Jacobs has been valuable. I desire also to acknowledge the assistance so freely and courteously given me by Mr. R. O. Wilmarth, of the office of finance and accounting. Now that the work is nearly complete, we feel that we are amply repaid in possessing an equipment which for construction, durability, and beauty is far superior to that destroyed by the fire.

The aim in equipping the science laboratories and the drawing rooms has been to select furniture designed for the accommodation of rather larger classes than formerly and for the storage of individual apparatus and supplies. Much of the furniture was designed by the teachers in charge, and it is due to their experience in handling classes in their special subjects that we now have furniture of such practical utility.

The library furniture was selected for its beauty as well as for its solid and substantial construction. The purpose and use of the library as well as its one great need are included in the following report of the librarian, Miss Madaline Davis:

The work of the library of the Western High School beginning September, 1915, was begun in the library of the Western High School Building, minus our equipment, but with makeshifts of different varieties we were able to carry on the work until January, 1916, at which time the installation of the equipment of the room was complete.

In spite of the handicaps at the start, the year has been satisfactory as far as the usual circulation and general patronage of the library is concerned.

The English, history, science, language, music, and art courses depend to a large extent on the reference books relating to these subjects.

The library has on file periodicals and magazines that are instructive and of interest to the several departments of the school.

Pictures relating to the work on different subjects can be obtained in the library.

College entrance examination questions, college catalogues, and school and college papers are placed at the disposal of the pupils.

Instruction is given to the pupils in library science and in the use of the library and the information gathered during the year is of general practical value.

We have been obliged to borrow to a large extent in order to meet our needs and will be glad of the day when the high-school library can include in its separate equipment fund an adequate appropriation for reference books.

We have received several donations of books from members of the Home and School Association and from friends of the school.

Next year we hope to make a larger effort to enlarge the library, thereby increasing its general value to the school, but until the present legal restrictions are removed it is difficult to proceed.

A special effort is made to encourage the habit of good reading among the pupils by having upon the shelves books of value upon subjects in which they are interested and bringing to the attention of the indifferent the pleasures that can be derived from a wider and more intelligent use of the books for them in a high-school library.

The equipping and organizing of the lunch room was for the greater part done by Miss E. S. Jacobs, director of domestic science. The plan followed was that already tried out at the James Ormond Wilson Normal School and at the McKinley Manual Training School. The efficiency and success with which the lunch room was operated this year is ample evidence of the wisdom of following this plan. We have seats and tables for 400 pupils, and on many days during the winter they were all occupied and about 50 other patrons were standing or strolling outdoors. As the object is not to make money but to give back to the patrons full value, after all expenses are paid and a deterioration fund set aside, we have increased the amount served or reduced the price of several articles. We have also increased the wages of the employees three times. On the value of a warm lunch I need not enlarge. I feel that there is also a social and recreational benefit in the patronage of this department which is really worth while.

The completion of the running track and playground on the lot in the rear of the building marks a great change for the improvement of our physical training for boys. The work was suggested and planned by Mr. Bryan Morse, the physical instructor for boys, whose interest and enthusiasm for his special subject has frequently been the subject of favorable comment by the patrons of the Western High School. A large part of the success in the execution of Mr. Morse's plans is due to the skill and experience of Mr. Charles Ortlip, in charge of grading for the District repair shop. Mr. Morse's report follows:

REPORT ON PHYSICAL TRAINING FOR BOYS.

During the summer of 1915 plans and specifications were drawn up for an athletic field back of the school. Upon the approval of the superintendent, the plans were submitted to the municipal architect, and work was started about October 15. It was completed May 15. The lot back of the school was graded and extended west to Thirty-sixth Street. The field was inclosed by a concrete wall, resurfaced with a cinder and clay mixture, a running track an eighth of a mile in length was constructed, and plots at the north and south of the building were finished. The field was fenced, wire back stops erected, and a back stop constructed.

There is now room for basketball, football, baseball, and tennis practice, the project being thoroughly modern and adaptable to all uses of athletic develop-

ment and physical training. Despite the handicap of a lack of suitable grounds while work was being completed, all but 60 boys in the school received training in football, baseball, track, and basketball.

Sixty-five candidates reported for football. Two teams were maintained during the training season. The first team won three games, lost three, and tied two. There were no serious injuries.

The work on the field interfered with development in track training. Thirty boys were in this branch of work indoors and out of doors during the year. Two meets were held on the track, 48 boys participating in the various events. Weekly track meets were introduced, with gratifying results.

The annual tennis tournament in the fall engaged 48 boys. Spring training was also held, 20 boys participating in the various engagements during the year. It is proposed to erect and maintain two tennis courts for the boys, which would go far toward satisfying a long-felt want to materially aid the liking and development of this healthy form of exercise.

There were 70 boys actively engaged in basketball training during the winter months. The first basketball team won the high-school championship and succeeded in winning 21 games, and lost but 2. The Wellesley High School team, of greater Boston, champions of New England, was defeated by our team. Interest and success in this branch of training points to the need of a larger gymnasium. Plans for a new gymnasium will be worked up and offered during the summer. Four teams were maintained during the year and played through schedules.

Sixty boys were accommodated in baseball during the spring. Playground baseball and outdoor basketball also formed the basis of interest and development for smaller boys. The first team won 17 games and lost 9 during the season.

For the year 1916-17 it is suggested that the physical-training teacher be assigned regular physical-training classes during the day. A centralization of interest in physical training would give time for proper work in examinations, prescriptions, and a more successful completion of such work. The unification of physical-training work for scheduled classes for those not engaged in other more strenuous forms of exercise would tend to develop every boy in the school and would speedily make for all-around development. A full use of the excellent equipment would be made throughout the day for indoor and out-of-door work.

It is suggested that the physical-training work be given over to the regularly assigned teacher to systematize more thoroughly the in-school and out-of-school activities. It is further suggested that full credit toward graduation be given for work in this branch, as well as in military training, and that recognition be made for time and work spent on the various forms of athletic development.

RIFLE PRACTICE.

The rifle range, which was constructed as a part of the building, has served to stimulate interest in this school activity and to demonstrate the inadequate equipment. As only 3 can shoot at a time in this range, and as it takes about 20 minutes for the regulation 10 shots standing and 10 prone, only 9 pupils can be accommodated in an hour. We had about 70 cadets this year, and were unable to give them even one practice turn a week.

Among the girls considerable interest in rifle practice developed, and 62 came out for instruction, 8 of whom qualified as junior marksmen. As there is a legal prohibition against raising money for this activity among the pupils, we do not see our way clear to foster or develop this wholesome activity. As the prohibition also applies to the boys' rifle team, this will undoubtedly be discontinued until such time as Congress may see fit to remove the restrictions.

ETHICS COURSE.

In introducing the following report by Miss Alice Wood, instructor in English, I beg to state that the value of the ethics course in bringing into the education of high-school boys and girls discussion of ethical questions by practical men of various professions and callings more than justifies the time given to these talks. The oft-repeated statement that the golden rule is not applicable to the professions and business as they are conducted to-day was refuted over and over again by the speakers mentioned below, concerning whose success and standing there is no argument:

Two years ago there was introduced at Western a course of lectures on ethics, to be given to the senior class by men prominent in the life of Washington. It was hoped to have men from the business world and from all professions, and while this has been accomplished in a measure, the majority of speakers have been clergymen. The course proved so successful the first year, in the interest awakened in the students, shown by their intelligent questions and discussions at the lectures and in their papers afterwards, that it was gladly resumed this year on the return to the new building.

The teachers of senior English met and formulated a plan for the course, which was followed by the seven speakers who accepted the invitation to take part.

These were Dr. Earle Wilfly, Dr. Charles Wood, Dr. John Van Schaick, Rabbi Simon, Mr. Issac Gans, Mr. Lyon (city editor of the Evening Star), and Justice Siddons. Ethics in relation to choosing a vocation, ethics in business, in the newspaper work, and in the general problems of life were among the topics discussed. The course has been of undoubted value to all the students hearing it.

JOURNALISM.

This course which was new a year ago is gathering strength remarkably fast. The following report by Miss Margaret Merrill, the teacher in charge, shows what has been done during the past year:

In one respect the work of the class in journalism showed a marked improvement over that of last year's class. The paper "published" once in two weeks was much more successful.

Last year the typewriting was done entirely by members of the class who had had no experience and even after the expenditure of the utmost pains was often untidy and inaccurate. This year, with the new mimeograph machine, the work was greatly simplified and the class as a whole has taken much pride

in the neat appearance of the paper. With one exception the Senior Gazette has appeared on time, each number showing a distinct improvement over the one before.

Results are of course difficult to estimate. The class have, individually, professed themselves to be more interested in newspapers and what is more important, in the news which the papers bring than before taking the work. Class work has often taken the form of discussion of the news itself as well as of the manner in which it was presented. By the end of the semester there was an increase in the ability to handle news topics effectively on the part of almost every member of the class and a decided gain in intelligent criticism.

After two years' experience with the course as outlined by Miss Simons, I heartily indorse it for the training it may offer in accuracy and discrimination and the encouragement it may give to mental alertness and vigorous expression. One member of last year's class has already found a place on a local paper, although I am not at all sure the class work was responsible.

COMMENCEMENT.

The year closed with the graduation of 112 pupils, the largest graduating class in the history of the school. All but 23 of this number have made arrangements to continue their education in higher institutions of learning. It is only fair, I think, to mention as evidence of the efficiency of the school and of the spirit of the class, that in spite of the unfavorable housing conditions and somewhat disorganized conditions under which school work was carried on last year, the first honors in three scholarship contests were won by representatives of the class of 1916.

On the whole, Western wishes to report a successful year of school work. Speaking for the faculty, I desire to thank you, and through you the assistant superintendent, for the cordial support and for the sympathetic help accorded us so freely.

ELMER S. NEWTON.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF PRINCIPAL OF BUSINESS HIGH SCHOOL.

JUNE 30, 1916.

DEAR SIR: I have the honor to submit the following report on the Business High School for the year ending June 30, 1916:

BUILDING.

The building needs of the Business High School are embodied in the following paragraph, which I trust the board of education will endeavor to have inserted in the coming appropriation bill:

For completing and remodeling Business High School building, including the addition of three classrooms and one large study hall, building gallery to assembly hall, lunch room and permanent fixtures, swimming pool and necessary accessories in basement, open-air room on roof, retaining wall and grading on Eighth Street and on R Street parking, installation of lighting, electric-bell, and automatic-clock systems, and extension to all parts of building, \$75,000.

MATRON AND JANITOR.

I desire to repeat my previous suggestion that provision be made for the appointment of a woman to care for the girls' basement, the women teachers' lavatories, and to exercise general supervision over equipment used exclusively by the girls of the school.

The pay of the janitor and engineer of the school should be increased at least 25 per cent on account of the difficulty and responsibility of the position.

HARRISON ANNEX.

In general, the Harrison Annex has had a most successful year. Seven teachers were detailed to take charge of the annex at the beginning of the year and no changes were made in the teaching force. The registration in September was about 245 pupils, and in February about the same number.

All sections entering in September were made up of first-semester hold overs and entering eighth-grade pupils, making all sections first-semester sections. The pupils became so accustomed to the school that several signified their desire to remain and take the second-semester work. At the beginning of the second semester in February it was decided to allow those who desired to remain at the

Harrison Building for the second semester to do so. Two sections remained.

At the end of each advisory there was posted an honor roll, giving the names of all pupils who had made a passing mark in all subjects. At the close of the present semester 90 pupils had the honor of having their names on the honor roll, and nearly 70 per cent were promoted to second semester. This percentage would doubtless have been higher had it not been for two hold-over sections whose work was rather poor.

The teachers have worked very hard for the interest of the pupils. All have endeavored to help those who for any reason were behind in their work by giving them extra time and holding special conferences as well as special recitations for the benefit of those who were in need of help.

Because of the size of the school it has been possible for the teachers to get in close touch with practically every pupil of the school and to know the pupil quite intimately. This is a most essential help to both the pupil and teacher.

In the following report of the departments of the school those only are treated that show progress or change, and thus unnecessary duplication of previous reports is avoided.

TYPEWRITING.

A decided advance was made in the typewriting department by giving the subject the rank of a major study, increasing the number of periods in the first year to five periods per week, providing a complete equipment of blank keyboard machines, and insisting upon touch writing in all classes. The results of the changes were excellent, and by the end of another year the typewriting of the school should compare favorably with that of any commercial high school in the country.

ENGLISH.

In general, the new plan of alternating composition and literature by semesters was found to be very satisfactory. In the fourth and sixth semesters, especially, the value of the grammar and composition drill of the preceding semester was apparent, the written work in the literature classes showing improvement over that of former years.

In one fourth semester class an interesting experiment in correlation of shorthand and English was carried on during a third of the period, after the regular course in American literature had been reviewed. The English teacher dictated, and the pupils took notes in shorthand, and then, in the classroom, transcribed them, taking special pains to write correct English. Sometimes the room became

a business office. Pupils entered, applying for positions, and were bidden to write letters of application on the typewriter at hand. Thus the market value of correct English was realized. On the whole, the experiment, in the opinion of the teachers who conducted it, resulted in a marked improvement in accuracy in both English and shorthand.

In the seventh semester English class a plan somewhat similar to this was tried out by the teacher of English and the head of the business practice department. Office Training for Stenographers was the text followed in the classroom, pupils having in their hands the practice tablets to accompany the course. The purpose was to give a system of practice in the various elements of office work and to determine whether office training should be a part of the fourth year English course.

Another innovation at Business this year was the eighth semester course in journalism. The class formed an editorial staff, the teacher acting as managing editor. The class had an editor, a circulation editor, a literary editor, who handled news of other schools, and a sporting editor. One group of the section handled circulation; another, advertising. A third was in charge of printing, using a printing press in the school, under the direction of one of the pupils. The class published the Ledger every two weeks. It also published a daily Bulletin, which became the official medium of sending important notices throughout the school. The pupils really did far more work than the Ledger itself showed, as many news stories were "covered," which were not printed at all, or were printed in greatly abridged form. In interviewing, some interesting work, designed to aid in vocational training, was done, the pupils being sent to interview men and women successful in the particular vocation the pupil himself hoped to follow. Several of the newspaper men of the city came in, from time to time, and gave talks to the pupils. These and lectures given by the teacher gave the theoretical knowledge needed. In the main, however, the course was purely practical, and, for this reason, was of vital interest to all who pursued it.

For the rest, in all composition classes except the fifth and seventh there was stiff grammatical drill based upon the text, and in all, oral expression was stressed. Topics for oral reports in the third semester were found in short stories and Dickens' and Scott's novels read, in current magazines and newspapers, in school and home activities, and in the pupils' own experiences, interests, and hobbies. Some of the most interesting and enjoyable reports related to the choice of vocational sections for the coming year. In the fifth semester oral English took the form of debates and parliamentary procedure, the classes being organized as clubs. Supplementary to

this regular class work were the two public debates by the Daniel Webster Club.

Not only in the classes devoted primarily to composition was oral English stressed, but in all literature classes as well—second, fourth, and sixth—it was regarded as a most important feature of the course. This practice in oral English in the literature classes came chiefly through reading and interpreting the text selections and in memorizing the finest passages.

Because this was Shakespeare year all the Shakespeare plays suggested for reading and study were read in character, many scenes being memorized and given with action. Perhaps the most valuable work in English of the whole year was done by the pupils in the preparation and production of scenes from *A Winter's Tale* as their part of the all high-school Shakespeare festival and of the whole of *As You Like It*, given as the annual school play.

Even to those students who have no part in the pageant save that of onlookers it was of great value. No more fitting or winning introduction to the plays of Shakespeare can be imagined than this fantasy of mockery and mirth, for it symbolizes and epitomizes the very spirit of youth. Through it, doubtless, many girls and boys in our Washington schools will be stimulated to read for themselves the plays that for 300 years have been enriching and enlivening and illumining this work-a-day world of ours.

PHYSICAL TRAINING—GIRLS.

The work of the physical training department for the past year has been most gratifying.

For the first time in years the physical training program was arranged so that sections of the same semester were grouped together for gymnastic work. As a result, progressive work for each semester was made possible. Heretofore this has been impractical, owing to the mixed classes, such as the grouping together of first-semester sections with those of the eighth semester.

The physical training work for the year comprised one hour's instruction a week in the gymnasium under the direction of the physical training teacher, athletic work two afternoons a week, and physical examination.

As in previous years, the gymnastic lesson consisted of simple, corrective exercises and recreative work, the latter including games and social and folk dancing. On account of the Shakespeare celebrations, special attention was paid to the teaching of old English dances. In two of the advanced semester classes the whole hour's work in the gymnasium was devoted to esthetic dancing. The girls in these classes were very enthusiastic over the work, and the progress made by them was marked.

At the beginning of school 150 girls came out for athletics. Of this number, 120 took an active part in the athletics throughout the school year. Over 15 section teams of basket ball were formed and during the month of January, these section teams played match games to decide the section championship in basket ball. From these sections teams, girls were chosen to form class teams, and these teams later played a series of games for the class championship. For the first time, the class games were open to all pupils of the school. The attendance at these games was larger than ever before, and interest, enthusiasm, and a fine spirit were manifested.

On March 21, an exhibition of indoor sports for girls was held in the gymnasium. The program included apparatus work, games, and social, folk, and esthetic dancing. The purpose of this exhibition was to give the parents an opportunity to see the recreative work done by the pupils. By request, the exhibition was repeated on March 28 for the student body of the school.

Throughout the year, physical examinations for the pupils were made, emphasis being placed upon the care of the teeth and eyes. Great negligence as to the care of these was shown by these examinations. In all cases where defects were found, it was necessary for the pupil to report from time to time until the defect was corrected.

The physical training department of this school, as in other high schools, cooperated with the production committee in the presentation of the Shakespeare pageant contributing, as its part, several dances to the *Winter's Tale*, as well as to the ensemble work of the production.

PHYSICAL TRAINING AND ATHLETICS—BOYS.

The activities fostered by the Business High School during the past year as major sports were football, basket ball, and baseball. As will be seen by the report below, a start was made this year through the gymnasium classes toward the development of track and field athletics. Next year, this work will be advanced and, no doubt, a representative track team will be entered in the interhigh-school track and field meet for the first time. This branch of athletics makes room for the training of a large number of boys and lacks many of the features that make other forms of athletic activity objectionable to some.

Every normal boy yearns to match his agility and strength with that of his fellows, even for ever so brief a moment, and will go to almost any lengths in preparing and developing himself for such a moment of competition. It is through this human manly trait that the physical training and athletic department has been endeavoring to bring physical training zeal and joy of competition and accomplishment to every boy in Business High School. About 300 of our

500 boys have had some benefit from this work during the year. In the coming year, it is hoped that they may all have like opportunities.

In the following report the method of intended expansion will be noted under each activity. Particularly will widespread opportunity be given for each boy to indulge athletically through the gymnasium class work and any one conversant with the stimulating effect of wholesome athletic competition will have no doubt that these endeavors will reflexly bear fruit in the classroom and other school activities through the generation of school loyalty, personal pride, and effectiveness.

With these opportunities open to the boys of the school, and the whole checked by careful physical examination, it is believed the department will be in a position to effectively push the work which falls to its lot. It can not be repeated too often that the end in view is the development of all the boys in the school along such lines as only athletic competition can attain; then the matter of excellent teams for interscholastic competition takes care of itself.

REPORT OF SEPARATE ACTIVITIES.

Football.—The football season was one of the most successful experienced by the school, not so much from the fact that the team was undefeated as from the fact that training was undertaken by a larger number of boys than ever before. About 75 boys took part in practice and games at different times, for longer or shorter periods. The end of the season found 35 in full training and with an almost complete record of attendance at practice. In the attempt to enlist as many as possible in athletics this result in gratifying.

Complete athletic equipment is furnished each boy taking part in each branch of sport, outfits for 35 or 40 being always kept on hand. Practice grounds have been rented at First and M Streets NE., a 20-minute walk from the school, during the past four years. Here the football and baseball practice and practice games are carried on. Here also will be started the new departures in class competition in football, track, and baseball.

The football squad suffered no severe injuries during the season, but several cases of infected feet were troublesome. The adoption of white inner stockings is expected to obviate this in the future.

The interscholastic championship series was played at Georgetown Field very satisfactorily. Every season emphasizes the need for a field under school control. It is hoped the new Central High School stadium will supply this need.

It is proposed next year to introduce soccer football and run off a class championship in the school. This game takes little of the equipment of the other game and there is not so much danger of

injury to the undeveloped and untrained boy as in the regular game. This should take nearly 100 boys into the open and arouse great interest.

Basket ball.—The usual intersemester championship games were played, enlisting about 100 boys in this branch of athletics. The team representing the school joined the Interscholastic League, the games being played at the Arcade. Inasmuch as the Arcade was not an ideal place to stage high-school games or to invite our high-school pupils as a body, and as there were two preparatory schools in the league, the faculty advisers requested the principals to allow the formation of an Interscholastic League, thus putting basket ball on the same plane as football, track, and baseball.

Baseball.—Fifty boys started baseball practice and about 25 remained out all season. Twenty games were played in the championship series and resulted in the development of the teams to a high degree, but the attendance was very poor and the interest less than ever before, while practically no income was derived from the series. The Business team was almost disintegrated by the demands on the players by dramatics, drill, and outside work, which destroyed its effectiveness. The usual Easter trip was taken through Virginia, games being played at Woodstock, Harrisonburg, Staunton, and Waynesboro.

Attempt will be made during the coming year to organize the classes of the high school for the playing of a championship series between them and will bring out 60 or 75 more boys to the benefits of baseball work and will open the athletic field to the maximum of use.

Physical training.—Approximately 300 boys have taken part in the formal gymnasium instruction and games. Gymnastic exercises, dumb-bell and Indian-club drills, gymnasium marching, and gymnasium dancing have been included in the work. Combined with this work and as a new departure, track and field athletics were taken up in the gymnasium classes. All the boys were instructed in the high jump, broad jump, shot put, starting, sprinting, and relay racing. The boys were organized into groups of 10, with a leader for each group. These groups were pitted against each other in competition. In order that the weakest as well as the strongest and most expert should feel that his work and improvement counted, the average of the individual scores in the group was taken and stood as the mark for comparison with other groups in each event. Thus everyone's score counted in the final result and not just that of a few "stars."

Gymnasium work with formal exercises is dull for the average boy, and a remarkable difference in his attitude is seen when his prowess is challenged by athletic competition and training, and the plan carried out as above outlined should enliven all our boys to

take a keen interest in each of the sports and to indulge to the limit of their physical ability.

Each boy is examined for physical defect, and in several cases extra and special work was prescribed. Next year this work is to be broadened, and, in necessary cases, the parents directed as to the proper treatment to seek. Equipment is being asked for to further the work of physical examination, and with its installation this work should be more valuable than ever before.

The most detrimental factor to proper conduct of the boys' physical training is that they can not get into gymnasium suits—a change of shoes being all that is possible under the present system. This seemingly can not be remedied, but during the coming year, with the opportunities given for all these boys to supplement the gymnasium hour with after-school athletics and training, this factor will be largely overcome and we should see a large majority of our boys enjoying the benefits of athletic participation.

MILITARY DRILL.

During the school year 1915-16 the Business High School was represented by three cadet companies for the first time, there having been but two companies prior to this year, which fact shows that the cadets are keeping in step with the growth and progress of the school.

At the beginning of the school year the enlisted men were divided into three companies according to the size of the individual men, so that there was one company of large boys, one of medium-sized boys, and one of small boys.

The war game, an innovation to the cadets, was played by the officers of the companies, they competing with company officers from other high schools. The officers became intensely interested in the practical problems that confront the commander in actual warfare.

Many of the cadets took advantage of the opportunity to get target practice at the Government range at Winthrop, Md. Ammunition was furnished to the cadets without charge. Those participating report much pleasure and profit.

The development of rifle shooting and its extension to all cadets as a matter of general training is the most important matter now confronting those in charge of the cadets.

As a whole, the school year from a military point of view was very successful.

SCHOOL BANK.

The Washington (D. C.) High School Bank during the year just closing experienced a natural increase in the volume of business transacted and in the educational training rendered.

In regard to the former, the following figures may be interesting:

Year of operation.	Date.	Maximum deposits balance.	Increase over preceding year.
1911-12.....	Apr. 16	\$3,418.23	.....
1912-13.....	Apr. 24	4,839.68	\$1,421.45
1913-14.....	May 12	5,415.65	575.97
1914-15.....	May 4	6,471.11	1,055.46
1915-16.....	Apr. 7	6,903.25	432.25

During this year \$88.89 interest was received, while \$48.65 interest was paid out, giving a balance of \$40.24 in the bank's favor. The heaviest expense was for books and printed forms, estimated at \$105.50. Fortunately, these were furnished by the school authorities, or the institution would have gone bankrupt. It, however, did pay other items, such as car fare, bonding of officials, repairing of clock, and the purchasing of necessary articles that could not be gotten on requisition.

This year the Harrison Annex was operated as a branch bank, the same as the J. O. Wilson Normal and the Grover Cleveland Schools. In our judgment it is advisable in the future, next year, to do away with these two last-named branches, particularly with the J. O. Wilson Normal, for reasons we have previously discussed.

The work of the bank is necessarily performed by the pupils, which is at once its strength and its weakness. It is its strength because it gives valuable practical training to the students. It is its weakness because the pupils are so prone to make mistakes. Naturally they are inexperienced and in many instances fail to realize the responsibility involved. Not only must they keep their bank work up to date but they must meet also the requirements of their other studies on programmed time. With conflicting assemblies, athletic contests, dramatic rehearsals, debates, and other interesting events in operation it is often a sore trial to stay in the bank to make the "daily cash check up," or to get a refractory audit to "balance out" rightly. An unprecedented hardship to the management of the bank was the loss between the first of April and the middle of June of six of the force, who left school to go to work. They were two presidents, two vice presidents, the teller, and the general bookkeeper. The leaving of the last named was especially embarrassing as it occurred without a minute's notice at the time of heaviest work. When one considers these actual conditions and also the possibility of others, he feels that while the bank has many advantages, as long as it is kept within certain limits it has decided disadvantages when permitted to assume too large a task.

The efficiency of the system has been very materially increased by the use of a daybook, or "dummy," the filing of weekly audits by

each vice president, and of weekly and monthly audits by the president, and the use of rechecks. These have also been valuable to the student officials in giving them practical accounting experience and in impressing upon them the responsibility of their duties.

An interesting feature last winter was a series of four lectures given to the third and the fourth year classes of the school under the auspices of the bank on the important business subject, "Credit." It was an inspiration to the pupils to receive first-hand the practical points of view of local successful business men.

REPORT OF THE LIBRARY.

It is the aim of the school library to get the pupils so accustomed to handling books and to appreciate the value of books that when they enter the larger life of independence they will know how to help themselves both in work and recreation. E. E. Hale has said, "The difference between an educated person and one not educated is that the first knows how to find what he wants and the other does not." With this thought in mind the work of the past year has moved steadily on.

To introduce the new pupils to the library, to make them feel at home, and, furthermore, to make them know how to use it with greater efficiency, the customary talks were given to all the sections just entering from the Harrison Annex. In that way all the second semesters were reached just at the time when they needed to use the library for reference work.

Special talks were also given to the fourth semester sections on the use of the periodical indexes and card catalogue. These talks proved especially helpful to pupils using the Public and Congressional Libraries. The pupils showed their appreciation individually as well as collectively.

One pupil was trained in library methods the first semester of the year. In return for her training she gave very willing service the whole year, acting as an assistant whenever it was necessary and when the time could be given from other school work.

In the circulation of reference books the Harrison Annex was not forgotten. A number of our own books, with an added collection from the public library, were loaned for the year. There alone, the circulation amounted to 699 books. Two hundred and eighty-nine books were loaned to the school from the public library, a greater number than ever before. Most of these were kept out for the whole year, the circulation amounting to 1,429. The number of circulations for our own books amounted to 7,759, and the number of pupil visits to the library 15,248.

JOURNALISM.

The journalistic work of the year at Business High School has consisted in the publication of a seven-issue magazine, a biweekly newspaper, a daily bulletin, and the "yearbook." The business management of all these has been in the hands of one staff, but the literary departments have been handled by separate groups.

The Balance Sheet, a magazine averaging 32 pages an issue and established some 25 years ago, has attempted in the past year to give its literary staff an opportunity to study and execute all the details of the process of making up a periodical. Regular departments have been maintained, such as literary, editorial, current topic, finance, alumni, local note, and humor. In all save the literary department two pupils, one the head and the other an assistant, have had charge. They have had to gather their material and keep to definite dates assigned for each issue as the time when all copy must be in. In the local notes department the work was extended to the whole school by the appointment in each section of a representative or reporter. To spur on these representatives to the larger exercise of their powers of observation and appreciation of possible stories, two prizes were offered in the shape of a copy of the yearbook for the best semester notes handed in during a certain length of time and another for the best section notes.

The literary department has been under the supervision of the editor and open to the contributions of anyone in the school. It has endeavored to give the contributors some training in writing by returning copy for suggested revisions where such would be instructive. Besides the voluntary contributions, definite assignments have been made to members of the staff for interviews with prominent business people of the city on subjects of live value to the pupils of such a school as ours. The effort has been made also to correlate the work of the school by the publication of articles, stories, or poems written for the different classes. And, moreover, the editor and his associates have tried to bring the training value of the activities of the school before the pupils by little histories of such institutions as the High School Bank, for example.

The actual putting together of the magazine has been of great practical value to the members of the staff. Material had to be handed in in certain form and at a definite time. The selection, correction, and revision of it demanded thought and care. Proof reading required accuracy and judgment. And the arrangement of the material in its final form by "pasting up the dummy" took infinite discrimination and time.

The correlation of the art department of the school with the work of the magazine must be mentioned also. Business art has become a

vital factor in the success of advertising, just as cartoon work has become a source of large income to those doing it with skill. To impress these facts upon the pupils talented along either of these lines, and to give them as much information and guidance as was possible in connection with the poster covers for the magazine, its cuts and cartoons, or its general arrangement, was another aim of those holding an advisory position on the magazine. It is hoped that the training along all of the lines above mentioned may continue next year, and that the magazine may be made one of practical business value to those working upon it and to the school at large.

The Ledger, a biweekly paper, was begun as an exercise in journalism for the eighth semester class. It consisted of a four page folder, containing school notes and editorials. The staff was from the eighth semester group entirely, and as training for a class the work proved excellent. Out of the Ledger grew the Daily Bulletin, which was of such benefit to the school that it should be of long life. It contained the notices to pupils and teachers about meetings or other necessary happenings of the current day, thus saving the sending of such notices at different and inconvenient times throughout the school. The Ledger had a regular editor, but the staff was that of the printing staff for both the Ledger and the Bulletin.

This printing staff should be mentioned in particular. Two presses were hired and set up in the school, a large and a small one. A class in printing was organized under the direction of a very competent pupil, who owned the presses, and the advisorship of one of the faculty. So valuable did this training prove, and of such benefit to the school was the Bulletin, that the smaller press is to be purchased to be kept permanently in the school.

The publication of the Year Book was, of course, of the same sort of value to those connected with it as the publication of the Balance Sheet. It was a book of 100 pages, and contained about 75 illustrations, many of which required the mounting of a number of individual pictures ranging from 3 to 30. Its departments were very similar to those of the Balance Sheet, with the exception of a purely literary department, there being no attempt at such, because of the lack of space.

The school publications have been eminently successful this year in their business phases, not so much, however, as measured by the financial success, but as measured by the business training they have afforded the boys and girls who constituted that side of the staff. Fortunately, the publications have been self-supporting, with a small margin of gain, without any aid from the general organization. The Business Ledger, introduced this year, was not a success financially, but its deficit was borne by the Balance Sheet.

The failure of the Ledger was due to two causes: First, the fact that the advertising field had been thoroughly canvassed by the Balance Sheet prior to the establishment of the Ledger; and, second, that there was no demand for a biweekly on the part of the school and hence the circulation could be maintained only through a tremendous expenditure of effort, which was not possible for every issue.

It has always been the policy of the business management to have the conduct of the school papers as completely under the control of its officers as their capabilities would permit, and this was done to a greater degree this year than ever before. Periodic checks were applied to properly supervise the work and a complete system of bookkeeping and checking was introduced to inculcate business principles and practices, and at the same time to serve as an automatic check upon the financial status of the publications.

The officers were of a particularly high grade and showed marked ability to conduct their respective lines of work along lines of their own initiative. Their efficiency was well demonstrated during a period of five weeks' absence of the faculty business manager, when the business staff performed their work conservatively, but none the less conscientiously and thoroughly than when the adviser was present.

It is thus felt that journalism at Business this year has progressed with satisfaction and benefit to a large group of the members of the school.

STUDENT ORGANIZATION.

This year a system of student cooperation in the government of the school was applied in the Business High School. Allowing for the short period that has elapsed since its inauguration, for the ignorance of the pupils in regard to the principles and problems of democratic government, living as they do in a city where the adults themselves take no part in government, allowing also for the hesitation of some of the teachers to see and employ this new opportunity for education, the first year of the general organization has been fairly successful.

The constitution, accepted in December, 1915, by a sweeping vote of the school, outlines the following plan of government: The organization consists of those teachers, students, and alumni who purchase the 25-cent membership ticket in the semester. Three members of the faculty appointed by the principal form the board of finance, which has power to veto appropriations and measures for raising money, but has no power to initiate action. The executive council consists of the student governor and lieutenant governor, the faculty adviser, the treasurer (who is also a member of the board of finance),

the principal of the school, two faculty members elected by the faculty, a student representative from each semester in the main building, and a student representative from the annex. This council charters the school activities, provides funds for their maintenance, and makes regulations covering the conduct of student affairs. The governor appoints a secretary to the organization, and a commissioner of public order, who, with the approval of section teachers, appoints assistants, called deputies; the "commission of public order" is thus formed.

Three aspects of the work of the organization should be emphasized. There is, in the first place, the training in citizenship for each pupil in the opportunity to elect officers, to demand the referendum of important questions, to recall inefficient officers, and to have a voice in the appropriation of all funds for student activities. In the second place, the centralization of the finances of the school has already, under the excellent management of the treasurer, produced a finance bureau which offers one more opportunity of practical business training to the pupils. In the third place, the group of pupils forming "the commission of public order" have already shown that pupil cooperation in the discipline of the school can be handled to good purpose.

The conscience of the school in regard to the social culprit has been roused in the campaign against petty thieving. The increased orderliness of the sidewalks and streets about the school and the greenness of the new lawn are evidences of the pupils' interest in exercising their new powers and privileges. The work among the girls in going into the basement and cleaning up the quarters which they have to use there has been valuable. On the other hand, the year has been marked by some laxness of discipline and order in corridor and classroom, the natural result of the pupil idea that self-government means license. To overcome this mistaken idea and to guide the energy and eagerness of the pupils into the right channels of self-control and service requires constant attention from a capable and sympathetic teacher.

The student attitude toward the general organization has been interesting. Many of the stronger members of the senior class throughout the year opposed the organization and failed to cooperate where they did not actively fight it. The system has been on trial with the student body, and a number of circumstances have combined to make this first year difficult. The school this year gave as a spring play *As You Like It*, which proved a very expensive and not very popular production. The athletic season, because of the baseball series being played in the open fields of the Monument Grounds, was expensive. And the school has this year financed every

activity and interest arising among the pupils, and the list has been long. Yet the year closes with a most hopeful outlook for the future. The students want the general organization. The treasury shows a balance of about \$500 for next year's expenses. There are already on foot among the pupils definite plans for cooperation in the betterment of the school. The oncoming generation in the Business High School is eager to devote itself to the service of the school and the maintenance of its ideals.

ALLAN DAVIS,
Principal.

Mr. E. L. THURSTON,
Superintendent of Public Schools,
Franklin School, Washington, D. C.

REPORT OF PRINCIPAL OF M'KINLEY MANUAL TRAINING SCHOOL.

JUNE 13, 1916.

SIR: In submitting the report of the McKinley Manual Training School for the year 1915-16 I have endeavored to confine myself to matters of general interest which have not been treated previously.

The course of study has remained practically as outlined in the last report and by another year's test has been proved to be a long step in the direction of progress. The reduction of the number of subjects required and the concentration of time and effort on those that remained have produced splendid results in the character of the work accomplished and in the attitude of the pupil toward his studies.

The school has continued to grow steadily in numbers until it has reached the point where a further increase, without additional accommodations and a corresponding increase in the faculty, will seriously affect the efficiency of the work. The enrollment for the first semester was 1,341 and for the second semester 1,364. The enrollment for the corresponding terms of the previous year were 1,282 and 1,295, respectively. One of the most encouraging features is the growth of the graduating classes. The number of February graduates increased from 33 in 1915 to 42 in 1916. The class of June, 1916, consisted of 114 graduates while that of 1915 enrolled 99. This healthy growth of the upper classes is in a large measure a result of the new course of study adopted two years ago, which allows a greater choice of electives and gives opportunity to specialize in those subjects which have a direct effect on the earning capacity of the pupil.

The prime motive in all that is done at the McKinley School in class rooms, laboratories, shops, and student activities is "preparation for life." The most important consideration in any school is the attitude of teacher and pupil toward each other. It determines the viewpoint and character of the instruction and makes the pupil an interested student or an unwilling reciter of lessons. Education does not consist entirely in the acquisition of facts, neither is it derived solely from books. Facts and books are but tools and their value to the individual and the community depends upon the skill with which they can be used.

Every means at the disposal of the school is used to develop in the pupil the power to acquire knowledge and the ability to make use of it. Instructors are urged to teach pupils how to study, how to distinguish between facts which should become part of one's self and those which should be looked up when needed, and above all to inspire the pupil with a desire for knowledge and a zeal for work. The teacher of Egyptian hieroglyphics who can do this is a far more valuable educator than a teacher of the most vital subject who does no more than assign pages and mark recitations. Conjugations and declensions, the binomial theorem, and Boyle's law have their value and should be learned but the best way to accomplish the result is to arouse in the pupil such a love for the subject that their acquirement becomes a pleasure instead of a task. Oh, that the high-school teachers of America would realize the tremendous influence for good they could wield in the lives of their pupils if they would only make the effort! There are thousands of men and women of prominence to-day who are glad to testify that they owe their success in life to the inspiration received from a teacher.

The shops and laboratories are among the greatest assets to the school in developing these important factors in the lives of the student. As far as possible exercises, as such, are eliminated and practical work substituted. The pupil is made to feel that his work is important because the piece is being made for a definite purpose and must fit. All of the repairs to the mechanical equipment are done at the school, largely by the student. Large electric armatures have been completely rebuilt and a number of small ones have been rewound. Commercial methods are used whenever possible. A small drill press, several small motors, and an electric fan have been designed, patterns made, and a number of castings secured for each. Special jigs and gauges were made for machining the parts, and the manufacture of the machines was carried on in a scientific manner. Through the courtesy of a former student the school secured the parts of a 10-kilowatt generator directly connected with a marine engine. The machine had been in a fire and was badly injured, most of the small brass parts having been melted off and the insulation entirely destroyed. The students have been put to work rebuilding the machine, and splendid progress has been made. When completed the set will be worth about \$1,500. The former student bought the parts at a Government junk sale for \$3. The most ambitious project ever undertaken by the school was inaugurated this year by the purchase of the castings for a 46-inch horizontal boring and drilling machine at a cost of \$400. With the exception of one bit of work too heavy for our equipment all of the machine work and the assembling will be done in our shops, giving us a piece of equipment listed at \$1,800 by the factory. Pupils enjoy this work and take great pride

in its progress. A feeling of importance and responsibility is developed that would be impossible to secure by making exercises, and at the same time the boy is doing practical work just as he would be required to do it in a commercial shop.

The cadet organization has been a large factor in training the boys to be dependable and resourceful. Promotion is based entirely on merit and each cadet is made to feel that he will be supported in all legitimate demands upon his subordinates, but will be held strictly responsible for the prompt and intelligent execution of orders from above. The matter of dealing with recalcitrant cadets was put into the hands of the higher officers. Court-martials were held in strict conformity with the Army regulations, and the sentences were passed subject to the approval of the military committee. Not one case was appealed, and the effect upon the cadets was most excellent.

It is the policy of the school to give the pupils opportunities and responsibilities and to see that they are lived up to. The captain of a company or the editor of the paper who can not keep up with his class and measure up to the responsibilities of his position must give place to one who can. The manager of the paper who can not make a financial success of it must resign in favor of a better man. The athlete who can not train faithfully and hold his place on the varsity against his opponent on the scrub team must give his position to his superior. The knowledge that merit does count and irresponsibility will not be tolerated has developed in the pupil a spirit of earnestness and dependability that is magnificent. Unfair play, underhand methods, and the taking advantage of technicalities is frowned upon and defeat is looked upon only as an incentive to increased effort.

The student organization formed several years ago has been a great aid and is developing resourcefulness and dependability on the part of the individual pupils. In this council, which is largely elective, the student body has control of the school activities and the expenditure of funds. Great interest is displayed in the elections, and woe betide the candidate whose record is not clear or who stoops to unfair means. Party lines are brushed aside, and integrity and ability are elected. Financial accounts are audited, and every penny must be accounted for. Budgets are scrutinized and passed only after the need for each item has been made clear. As a result our student organization closes the year with all debts paid and \$1,462 in the treasury. A further advance was taken during the present year when the organization took steps looking toward self-government in disciplinary matters. The vandal, the "rough houser," the cheat, and the thief are getting very unpopular with

the student body. Pupils who attempted to make things interesting for the substitute were promptly brought to time by their classmates, and the word was promptly passed around expressing disapproval of the substitute who marked time. Classes were opened, the roll called, and devotional exercises conducted in perfect order and dignity by the class officers in the absence of the teachers. Great credit in securing this attitude must be given the editor and staff of the school paper for their wholesome articles and editorials demanding high ideals and proper conduct on the part of the student.

"The proof of the pudding is the eating." The criticism is no longer made that our graduates are fitted for nothing. On the other hand, we have more demands for capable boys than we can fill. Demands come from all sources, including patent attorneys, insurance and real estate companies, railroads, telegraph and telephone companies, manufacturers, and Government departments. One graduate of two years ago is now managing the construction department of a prominent real estate company. Another of the same class has improved a chemical process that netted him \$15,000 in one year. One of our boys, who has been out about two years, is chief chemist in a sugar-manufacturing plant in Porto Rico. While the chief aim has been to prepare our students to earn an adequate living when they leave us, it has been very gratifying indeed to find that the proportion seeking higher education is steadily increasing, and particularly so when it is made possible by the very earning capacity acquired here. Letters addressed to the graduates of last June's class of 99 shows that of the 50 heard from, 27 are attending college and 21 are employed in lucrative occupations at salaries ranging from \$25 to \$65 a month.

All credit for this splendid work must be given to the noble corps of faithful and efficient teachers who have so splendidly entered into the spirit of the work, laying aside traditional theories and personal prejudice to cooperate in making this school an institution whose chief object is to make men and women who can take their places in the world as "workmen that needeth not to be ashamed."

F. C. DANIEL,
Principal.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE ASSISTANT SUPERINTENDENT IN CHARGE OF COLORED SCHOOLS.

JUNE 30, 1916.

SIR: I have the honor to submit my report as assistant superintendent in charge of the colored public schools of the District of Columbia for the school year ending June 30, 1916, together with the reports of the other officials in this group of schools.

THE SHAKESPEARE TERCENTENARY PAGEANT.

On Monday, February 14, a sort of referendum of the entire teaching and supervisory corps was held to determine whether or not to give a pageant in honor of the Shakespeare tercentenary. The result of the balloting was an overwhelming decision in the affirmative. This vote meant, of course, that the teaching and supervisory corps deemed it appropriate that the colored public schools of the Capital of the Nation should hold a pageant, and that they were pledged to cooperate in the effort to make the pageant successful.

This particular pageant was devised at my suggestion by Mr. George D. Jenifer, one of our teachers of English. The plan was to give an adequate representation of Shakespeare's genius by showing the applicability of many of the themes of his plays to the problems of contemporary life. The manuscript was pronounced by competent critics to be of rare interest and value.

Although this pageant was scheduled for the 9th and 10th of June, it was unavoidably postponed not once but twice on account of the heavy rains, so that it was finally held on the 21st, 22d, and 23d of June, the performance on the 23d being held in response to many requests.

The great three-level stage was designed and built by the students of the Cardozo Vocational School. The speaking parts were learned under the training of teachers of English in connection with the regular work of their classes. The songs were taught by the teachers of music and the dances by the teachers of physical training. The costumes were designed and made by students in the department of domestic art. So that every department of the public schools had an opportunity to make its own special contribution to this significant celebration. In a word, the audiences at the pageant were given a representation of some of the results of the work done in these

schools for the education and the training of the childhood and youth of our colored community.

The pageant was given for the benefit of school playgrounds, but the expenditures were necessarily so large as compared with the receipts that little if any balance will be left over for this worthy purpose. The teachers of the public schools voluntarily contributed a cash guaranty fund of \$808 to assure the success of the pageant; this fund was supplemented by contributions from Mrs. Coralie Franklin Cook and Dr. M. O. Dumas. It is earnestly hoped that in the fall and winter it may be possible to hold a series of entertainments in the Dunbar High School which will enable the finance committee of the pageant to raise moneys for the purpose of repaying the guarantors.

At any rate, the presentation of this splendid pageant was a great event in the history of these schools.

THE ORGANIZATION OF SUBSTITUTE TEACHING.

I have been deeply impressed with the fact that the ineffectiveness of the teaching of substitutes in our schools works a great loss to the pupils of all grades. I have wondered whether a better grade of substitute teaching might not be secured in order to reduce this loss to the very minimum.

For example, if the substitute teachers in the elementary schools were under the direction of an expert connected with the Miner Normal School, that expert's supervision would be much more systematic and enlightened and efficient than such hit or miss supervision as the substitute teachers now receive from the general officers of the school system. Such a special supervisor would hold a careful conference with the substitute teacher before the work began and at such times during the progress of the service as might be deemed needful. She would visit the classes for the purpose of giving helpful criticism and suggestion.

The supervisor of substitutes would keep careful records of the work of the various individuals. These records would be valuable to the young teachers in case they desired to refer to their experience in substitute teaching when making application for appointment outside of the city of Washington. In Boston, Mass., such records supplement the records made by the students in the normal school and the student may either raise or lower his mark by his work as substitute teacher. Some such development as this might eventually be possible here in Washington.

For several years I have felt that it might be an economy for the schools of Washington to operate a small paid staff of substitute teachers. The advantage of such an arrangement would be that the

supervisor of substitutes would always be in official touch with all the members of this paid staff. The wages paid to the substitute would be nominal, but yet sufficient to require her to report regularly every day to the supervisor of substitutes.

In a word, I think there could be little doubt that a closer organization of substitute teaching would be a great advantage to the pupils of various classes and to the substitute teachers themselves.

THE IMPROVEMENT OF TEACHERS IN SERVICE.

The teachers' institute this year proved more effective than any previous institute. This was largely due to the arrangement for round tables and to the active participation of members of the audience in the discussions. The program was as follows:

NOVEMBER 17.

1 p. m. Address, Our public-school problems. Dean William Pickens, Morgan College, Baltimore, Md.

NOVEMBER 18.

9 a. m. Address, Opportunities for applying knowledge, a supreme need of Negro education; A lesson in vocational training. (Followed by question box.) Prof. Hugh M. Brown, Washington, D. C.

10 a. m. Address, Drawing and design in the grades. (Followed by question box.) Dr. James Parton Haney, director of art in the high schools, New York City. Illustrated by the speaker.

11 a. m. Round table, The relation of teacher and pupil. Dean William Pickens.

1.45 p. m. Address, The school life as a character builder. Dr. Henry Neuman, leader of the Brooklyn Society of Ethical Culture.

2.45 p. m. Address, The teaching of community civics. Mr. Arthur William Dunn, specialist in civic education, United States Bureau of Education.

2.45 p. m. Round table, The unities of the curriculum. Prof. Alain Leroy Locke, Howard University.

2.45 p. m. Round table, What does the kindergarten do for the child, and in what way is the child prepared for later school life? Miss Almira M. Winchester, United States Bureau of Education.

8 p. m. Address, Outlines of Negro history. Dr. W. E. B. Du Bois, editor of the Crisis, New York City.

NOVEMBER 19.

9 a. m. Address, Cooperation of all teachers in teaching of English. (Followed by question box.) Prof. James F. Hosis, Chicago Normal College.

10.30 a. m. Address, Where to get materials for nature study. (Followed by question box.) Prof. T. W. Turner, Howard University.

10 a. m. High-school conference, Psychology and its application to some phases of high-school science. Prof. George R. Twiss, Ohio State inspector of high schools.

- 1 p. m. Address, The psychology of reading in the primary grades. Miss Belvia E. Cuzzort, United States Bureau of Education.
- 1.45 p. m. Round table, Practical vocational guidance from the standpoint of the grade and high school teacher. Mr. J. Adams Puffer, director of the Beacon Vocation Bureau, Boston, Mass.
- 2.30 p. m. Round table, Problems confronting the city teacher in nature study. Prof. T. W. Turner.
- 1 p. m. Grade conference, The place of drill for grammar-grade subjects. Principal W. R. Valentine, Manual Training and Industrial School for Colored Youth, Bordentown, N. J.
- 2.30 p. m. High-school conference, Sources and methods in Negro history. Dr. W. E. B. Du Bois.
- 2.30 p. m. Round table, The relation of public school to public library. Dr. George F. Bowerman, librarian of the Public Library of the District of Columbia.
- 8 p. m. Address, The relation of the modern school to the community. Principal W. R. Valentine.

In response to the suggestion of the superintendent of schools that special attention be given to the topic, "Teaching pupils how and what to study," I arranged two series of round-table discussions, one for the teachers of the graded schools and one for the teachers of the high schools. The round tables were all held in the rooms of the Miner Normal School, and the attendance was very large. The schedule was as follows:

GRADED SCHOOLS.

Monday, February 21:

Primary-grade teachers, Mr. Charles M. Thomas, Mr. R. A. Gillem.
Intermediate grades, Mr. George D. Jenifer, Mr. E. A. Clark.
Household arts, Mrs. H. B. Irvin.
Manual arts, Mr. Arthur C. Newman.

Monday, February 28:

Primary-grade teachers, Mr. George D. Jenifer, Miss M. M. Lee.
Intermediate grades, Mr. Charles M. Thomas, Mr. J. C. Bruce.
Household arts, Mrs. H. B. Irvin.
Manual arts, Mr. Arthur C. Newman.

The high-school round tables were held as follows:

March 21, A theory of study, Mr. Charles M. Thomas.
March 28, History and civics, Dr. Carter G. Woodson.
March 28, Mathematics, Mr. Walter L. Smith.
March 30, Latin, Mrs. Anna J. Cooper.
March 30, Natural science, Dr. Sara W. Brown.
April 4, English, Mr. George D. Jenifer.
April 6, German, Miss G. R. Simpson.
April 6, French, Miss J. R. Fauset.

Let me say that these round-table discussions were exceedingly interesting, and all the teachers who were present seemed to feel that they had profited largely by them.

In connection with the celebration of the Shakespeare tercentenary, I succeeded in persuading Mr. William Stanley Braithwaite, of Cam-

bridge, Mass., to deliver four lectures to the members of our teaching and supervisory corps upon "Aspects of the life and art of the poet." Mr. Braithwaite has attained a secure literary position in America as a critic of poetry. It has been said that the renaissance of American poetry is due more largely to his influence than to that of any other individual. Each year he publishes *The Anthology of Magazine Verse*, a work which is found in every library. It happens that Mr. Braithwaite himself is a gifted poet as well as an acute critic.

The first lecture was delivered on Monday, April 10; the second on Wednesday, April 12; the third on Thursday, April 13; and the fourth on Friday, April 14. These lectures were all delivered in the assembly hall of the Miner Normal School from 3.30 to 4.30 o'clock p. m. The attendance was very good and the lectures were most scholarly.

To this series of lectures was added an exceedingly illuminating discourse by Prof. L. M. Hershaw, of this city, upon the subject, "The mechanics of the drama."

SCHOOLHOUSE REPAIR AND THE VOCATIONAL SCHOOLS.

The problem of securing a sufficient amount and a sufficient variety of practical work in the various trades to give the students of our vocational schools adequate practice is important but difficult. An exercise that is purely artificial, that is determined upon as an exercise simply to aid in the training of the students, lacks the reality that an actual job supplies. In a previous report I have discussed in detail my own views with reference to outside jobs. My views remain unchanged. They have been further confirmed by experience. And my views with reference to the utilization of the necessary repairs to the public schoolhouses of the District for the training of our vocational students are also unchanged.

The number of schoolhouses in this city is 152, of which 51 are colored. The wear and tear upon these buildings is, of course, considerable. Not a year passes when there is not a large amount of repairing to be done. This repairing involves a large number of trades. There is work for the house painter, for the interior decorator, for the carpenter, for the glazier, for the sheet-metal worker, for the heating engineer, for the plasterer, for the worker in concrete and in cement, for the ironworker, for the brick mason, and so following. All this work is actually being done at present by workmen in the repair shop of the District of Columbia. These men fall under the general control and direction of the Engineer Commissioner. But is there any reason why the District of Columbia should not save money on the one hand and promote the interests of vocational train-

ing on the other by utilizing this schoolhouse repair work as far as practicable to give vocational school students practice and experience?

My thought is that the students in these schools would work in small groups according to the various trades, each group being under the direction of a foreman, who must be a workman of exceptional skill, experience, and sound sense. Such supervision of the work of the student would minimize the wastefulness of student labor and would promote very greatly the industrial training of the student.

As pointed out in a previous report, this problem has been definitely attacked in other cities, as, for example, Gary, Ind., and the problem has been solved on the basis herein described. The cost of vocational training has been reduced to the minimum, the efficiency of it has been raised to the maximum, and the cost of schoolhouse repair has been minimized, while the repair work has been as good or better than ever.

I earnestly commend to the superintendent of schools and to the Board of Education a systematic consideration of this whole question. The only objection that I have yet heard made to it is that some workman here or there in the District repair shop might lose a job. Is such a consideration a valid objection?

THE PROBLEM OF STUDY AT THE MINER NORMAL SCHOOL.

During the year I had occasion to call the attention of the principal of the Miner Normal School to the fact that the students in that institution were being overworked through the pressure upon their leisure for study made by the various courses and instructors. I found that earnest and capable students were working every night until far past midnight in the effort to prepare the lessons assigned by the various instructors. Each instructor tended to assign lessons without due regard to the demands of other instructors and other studies. Such overpressure upon the pupils unavoidably resulted either in overwork for the conscientious or in slipshod work for the less conscientious. The whole process tended to make the competition for marks among students even more bitter and morbid than before.

Accordingly, as shown in the report of the principal she made an effort to determine for how many hours of study each pupil might properly be called upon and a further effort to distribute this time among the various courses and instructors in a reasonable way. The resultant distribution is not entirely satisfactory, but it is a step forward, and the fact that the attention of the faculty has been forcibly called to the problem of study in this way is of great moment. I believe that much improvement in this direction may be anticipated during the school year 1916-17.

PUBLIC-SCHOOL ATHLETICS.

On the evening of the 25th of February, 1916, the great indoor meet of the Public Schools Athletic League was held in Convention Hall. This meet was in every way most worthy. The number of local athletes who took part and their performances reflected great credit upon the teachers of the public schools who have freely given their time and energy to the altogether voluntary work of the league.

I could not help feeling, however, as I have always felt, that however important is such a league for our boys, a somewhat similar league for our girls is equally so. A public schools athletic league for girls must be administered on somewhat different lines from one for boys. Competition in sports among girls must not be severe. The sports must be chosen with special reference to the welfare of the girl. But the essential point is that to safeguard and promote the physical well-being of our girls is of vital importance to this community, and to that end I myself heartily favor the organization of a public schools athletic league for girls.

RESIGNATION OF PRINCIPAL WILLIAMS.

Principal Williams of the M Street High School resigned, to take effect June 30, 1916. This resignation was submitted prior to the joint commencement exercises. Accordingly, I uttered a word of appreciation at these exercises of the service of Mr. Williams. I said in part:

In the headship of the M Street High School Mr. Williams is now closing his seventh year of service. At the call of Howard University and to the keen and lasting regret of his colleagues in the public schools and the board of education, he is now about to leave that important principalship to other hands. He takes leave at the moment of highest efficiency and prosperity in the life of that significant institution, at the moment when it is about to move into the spacious and beautiful building which our city fathers have named in honor of Paul Laurence Dunbar.

Williams brought to M Street a professional spirit that is pure and high. He has given himself wholly to the school and its work. Nurtured in excellent elementary and secondary schools, he knew from personal experience as well as from critical observation what a real American high school is. He sought earnestly and systematically to elevate the traditionally high standards of M Street.

The new principal came to a school in which, so the board of education felt, the faculty had been rent asunder by miscellaneous but insistent dissension. A high-minded man, Williams could be the tool of no faction, of no personage; he proved himself to be the able and disinterested servant of the whole institution. His colleagues soon realized that here they had a laborious, enlightened, self-sacrificing man. He sought to be absolutely just to every teacher, to every pupil. Every personal consideration he sank in devotion to the school. He sought to unify the faculty upon a basis of high professional endeavor. And the faculty responded finely to his example and his spirit.

The M Street High School is but one school in a system that includes many. Principal Williams has kept his administration in helpful harmony with the other schools and all the officers of the system. He has acted with an eye single to the enduring interests of our academic high school and its youth; and he has never acted without wise reference to the highest interests of the whole system.

Largely because of his training in library management and of his experience therein, Mr. Williams was soon recognized as a master of administrative routine. On the first day of each semester he had the whole M Street High School ready from top to bottom for the regular work of that semester; his organization of the school was minutely accurate, thoroughgoing, and punctual to the moment. But, be it said to his honor, in teaching he had long ago placed his heart and soul.

He has harbored no illusions as to the true greatness of an educational institution. A great school is one thing; a big school is something else. This principal looked first to the welfare of the individual student, with his special endowments and prospects, never hesitating to advise the boy or the girl to enter the institution most appropriate to his particular powers.

Never did E. C. Williams seek, never did he seem to care for, mere popularity. But, the thoughtful and substantial elements of this difficult community of ours eventually came to know and value the man.

It is a fact that Mr. Williams brought to the school the highest order of scholarship, the richest and most varied possessed by any principal in the history of M Street.

To the problems in which Americans of African descent find themselves enmeshed he gave most careful thought. It was, in fact, his devotion to the uplift of this people of ours that really brought him from Western Reserve University to Washington. And that devotion is to-day more intense and complete in his mind and heart than ever it was in all the years before. But, in all his thinking and hoping and striving, the central theme has always been America first!

NECROLOGY.

During the school year 1915-16 the following members of our teaching and supervisory corps departed this life:

	Appointed.	Died.
Brittania C. Reed.....	1893	Jan. 4, 1916
John T. Layton.....	1883	Feb. 14, 1916
Parthenia Woodson.....	1875	Feb. 10, 1916
Ellen Truman.....	1895	Feb. 17, 1916
Alfred P. Lewis.....	1891	Feb. 24, 1916
Mary V. Dickerson.....	1889	Apr. 17, 1916
Jennie Cornell.....	1914	May 14, 1916

I sincerely hope that before the close of 1916 our teaching and supervisory corps will hold a special service to commemorate the careers of these devoted and highly serviceable men and women.

CONCLUSION.

In conclusion I would refer to the recommendations in my recent reports as embodying in the main my present views with reference to the improvement of the colored public schools of this city.

I beg to express my appreciation not only of the confidence and support of the superintendent of schools and the members of the board of education, but also of the cordial and competent cooperation of all my colleagues from janitor to supervising principal.

Very respectfully,

ROSCOE C. BRUCE,
*Assistant Superintendent in Charge
of Colored Public Schools.*

To the SUPERINTENDENT OF SCHOOLS.

REPORTS OF ASSISTANT DIRECTORS AND PRINCIPALS.

REPORT OF ASSISTANT DIRECTOR OF PRIMARY INSTRUCTION.

JUNE 30, 1916.

SIR: The report of the assistant director of primary instruction of divisions 10-13 of the public schools of the District of Columbia for the year 1915-16 records the activities and problems of the department.

BETARDATION.

The capable teachers retained in the first and second grades because of highly efficient work and designated "model teachers" evidence the great need of skilled teachers in charge of little beginners as they enter upon their educational career. The model teachers, coping with identically the same conditions that confront the young, inexperienced teacher, are able to promote entire classes, with the exception of those who have been unfortunate in the loss of a deal of time during the semester, while the unskilled teacher does so little for the child wholly dependent upon her that he repeats the work of the grade again and again (in too many cases worse for having had the teacher), or he is forced on to meet greater difficulties than he can handle. The injury done in such cases is far-reaching; natural growth is arrested and retardation is the result.

The only solution of this problem is to retain a larger number of unusually capable teachers in grades in which they are most efficient, with salaries commensurate with their worth. Such a policy would greatly reduce the percentage of retarded cases and to a greater extent increase the percentage of overbright children.

CONSTANT CHANGES IN PRIMARY SCHOOLS.

The fact that raw recruits come into the system through the primary department, that promotions are made from below upward, that young teachers marry faster than older ones, necessitates many more changes below than above. This brings the new teacher constantly into the department and removes the experienced one, thus multiplying the chances for injuring the child growing out of the policy of placing the rawest material of the teaching force in charge of the crudest portion of the school population. I have in mind cases in which the little beginners have passed through the hands of no less than three new teachers in one semester.

The argument so often made that normal training fits the teacher to cope with any schoolroom problem is erroneous; experience makes the highly capable teacher. The new recruit must work out her salvation in this way, and while she does the children must of necessity suffer in some way.

The child's highest good could be subserved without changing the present law, (1) by more generally adopting the policy of retaining efficient teachers in grades to which they are best fitted; (2) by disturbing as few teachers as possible when a vacancy occurs.

AIM OF THE DEPARTMENT.

The aim dominating and controlling the department is to so direct affairs as to reduce the chances for injuring the children to the lowest minimum. With this end in view, the teachers of the department at the beginning of this year were divided into four groups: (a) Satisfactory, (b) unsatisfactory, (c) recently promoted, (d) new teachers. The weak places were in this grouping determined upon for intensive work. On inducting new teachers in work every means was employed to imbue them with the fact that true teaching is child betterment and not mere lesson teaching and demonstration of methods and devices. Unsatisfactory teachers were shown their shortcomings and given a stated time to work out the problems. Visits followed to observe results; improvements acknowledged and commended; if other points needed toning, these were assigned for conquest. A very large percentage of unsatisfactory teachers of last year improved one or two points this year. Weekly conferences were held for the consideration of perplexing schoolroom problems. These heart-to-heart talks brought teachers and director in sympathetic touch and caused the machinery to run more harmoniously. Invitations are frequently extended from teachers to director to visit classrooms to see how well the suggestions given have been carried out. The teachers have been encouraged to visit schools in this city and in other cities. Reports show that more teachers have availed themselves of this privilege this year than in any other previous year. Followning the recommendation of the superintendent of schools in his report of last year, teachers of first and second grades were instructed to visit all model teachers of their respective grades; they were further instructed to visit grades above and below theirs.

First-grade teachers have put in considerable time in the kindergarten studying the point of view of the kindergartener, acquiring a better understanding of material, handwork, art, songs, and games, etc., in order to adjust the little kindergarten-trained child to primary work with the least waste of his stock in trade.

MONTHLY MEETINGS.

We have had some very delightful periods during our regular monthly meetings, reading and discussing vital questions touching what make for scientific teaching. Topics selected from Earhart's *Types of Teaching*, Gesell's *Normal Child and Primary Education*, and O'Shea's *Everyday Problems in Teaching* have inspired and instructed us. More than 200 copies of Earhart, and many copies of Gesell and O'Shea have been added to the individual libraries among the teachers of the department.

SOME STRONG POINTS IN THE TEACHING.

I am satisfied that the work of the department is on a higher plane this year—a higher grade of teaching has been done by a larger number of teachers. The attempt to standardize the ratings of teachers throughout the system, growing out of raising and adjusting, shows on the face of rating sheets an apparent lowering in some instances, but judging by the grade of work and results in the classrooms, I am forced to claim a decided improvement along many lines. The power of the little people in the department to help themselves in reading through their knowledge of phonetics is most gratifying; growth in language power, both oral and written, is marked on all sides; third and fourth grade folks apply their knowledge of number with more intelligence. There has been more emphasis put on number ideas and less on number language by the teachers.

KINDERGARTEN-PRIMARY ADJUSTMENT.

The subject of adjusting kindergarten and primary work engaged the attention of noted educators at the convention of the N. E. A. on the Pacific coast last summer. Being intensely interested in this subject, I attended all sessions of the joint meetings of the N. E. A. and the I. K. U., receiving such inspiration and help that I returned home resolved to do more than I have ever done to further this end. The teachers of the two departments have been exchanging visits for some time, but this year primary teachers have gone to the kindergarten with definite instructions concerning the reasons underlying the work rather than the materials and exercises as heretofore. We have been more concerned with principles and ideals through the study than we were with materials and the like. The little one's knowledge of form, shape, size, color, and number was employed to lead him to grasp broader ideas associated with the old; his old games, songs, art, and literature of the kindergarten were employed to introduce him to pantomime, drama, reading, and oral and written language. Our plan is to advance each year in this work of adjustment.

The fact that little primary children are fastened down in chairs to stationary desks seriously retards the progress of proper adjustment of the two departments. We would welcome an experiment in a few first grades of each division of movable furniture in place of stationary.

I could not close this report without expressing my appreciation of the privilege afforded us to attend the institute this year and hear so many instructive addresses, and the most helpful lecture on the water system of the District by Prof. George Logan, of Howard University, to the primary teachers of this department.

In conclusion I wish to acknowledge the sincere cooperation of my assistant, Miss I. Wormley, and the earnest body of teachers with which it is my privilege to work, and to express my hearty thanks for the uniform courtesy received at all times from both you and Mr. Thurston and the supervising principals with whom I am called upon so often to confer.

Respectfully submitted.

E. F. G. MERRITT.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF ATTENDANCE OFFICER FOR COLORED SCHOOLS.

JUNE 30, 1916.

SIR: I have the honor to submit herewith a report of work in this department during the school year ending June, 1916.

	Male.	Female.	Total.
Cases of truancy reported.....	204	37	241
Cases of nonattendance reported.....	52	14	66
Cases of absentees reported.....	686	382	1,068
Cases found by attendance officer.....	51	16	67
Truants returned to school.....	183	37	220
Absentees returned to school.....	593	356	949
Nonattendants entered.....	52	14	66
Found by attendance officer, entered.....	51	16	67
Visits to schools.....			435
Visits to parents.....			1,006
Visits in interest of work.....			21
Cases in court.....			65

Great delay, inconvenience, and embarrassment are caused by the failure on the part of some teachers to keep a correct record of the home addresses of their pupils. The attendance officer frequently receives report cards from teachers giving as the residence of pupils places where such pupils have never lived, or from which they have long since moved, or which do not exist. About 7 per cent of the addresses furnished have been erroneous, the consequence being that a great number of letters sent by the attendance officer to parents or guardians are returned by the Post Office Department as "Returned for correct address," "No such number," "Can not be found," and the like. If teachers were careful to verify addresses before sending reports of absences to the attendance officer a more accurate roster, less delay, inconvenience, and cost in disciplining pupils and a larger and more regular attendance would be assured.

Permit me to call your attention to the grave importance of establishing an ungraded class for girls. To those unfamiliar with the facts the idea of isolating girls might seem revolting and unnecessary; but persons who are in a position to observe accurately can not fail to discover that the absence of a special class for incorrigible girls tends to demoralize discipline in the regular grades, also to increase the number of school girls cited before the juvenile court. This year 17 or more girls of school age have been taken before the juvenile court for various minor misdemeanors, 7 of whom were committed to the Board of Children's Guardians and 10 placed on probation. Had these girls been placed, at the proper time, under the care and influence of a strong, sympathetic, motherly teacher, in a class set apart for their correction and improvement, it is very highly probable that the number of girls to be disciplined by the juvenile court would have been considerably less. When to those brought before the court by the probation officers are added the 15 who were recommended by the teachers through the supervising principals as being proper subjects for special discipline, together with the 5 taken before the court by the attendance officer, the conclusion would seem inevitable not only that an ungraded class for girls could be readily formed, but that the formation of such a class is imperative as a means of redemption for the more recalcitrant girls and the proper protection of those who are fully entitled to the best possible discipline to be afforded by the regular grades.

The problem of adequate transportation is closely related to efficient public-school administration if the action of 43 States of this Union can be accepted as an expression of such relation. In all of these States free transportation is either permissive or obligatory. In some States free transportation is furnished in cases where the distance to be traveled is a mile and a half or more. In some cases, the States, as Maine, Vermont, Minnesota, and others, where attendance upon the public school would work unusual hardship, provision is made for the payment, out of the public funds, for room and board for pupils in homes convenient to the school. This action on the part of the States is referred to as an indication of the importance which is being attached to the matter of regular and continuous school attendance. Certainly it would seem that adequate provision might properly be made for transportation for atypical pupils whose parents or guardians are unable to furnish such transportation or to accompany the pupils to and from schools provided especially for them.

I wish to renew the expression of my most heartfelt appreciation of the very useful, kindly, and sympathetic helps so generously bestowed by my superiors and the most cheerful and cordial cooperation displayed by every supervisor, teacher, and other employee with whom I have had official relations.

Very respectfully,

IDA G. RICHARDSON.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF THE SUPERVISING PRINCIPALS OF THE TENTH TO THIRTEENTH DIVISIONS.

JUNE 30, 1916.

SIR: I have the honor to submit the following report of the supervising principals of the tenth, eleventh, twelfth, and thirteenth divisions of the public schools of the District of Columbia for the year ending June 30, 1916.

This report, in accordance with your suggestion, deals with some of the larger phases of the work. However, I have deemed it not out of place to refer briefly to other matters which I think have a bearing on the general welfare of the system.

THE COURSE OF STUDY.

"A course of study must be broad, suggestive, and stimulating. It should make it necessary for the teacher to study for self-improvement in order to teach successfully. It should aim at unity not at uniformity. It should be based upon sound philosophy." Measured by these standards, the course of study in our schools seems to meet the requirements cited above. It is the product of the officers and teachers of the system and possesses the necessary characteristics of an efficient directing agency in the development of the system. Its definiteness, summaries, and bibliographies stamp it as a very efficient course. The close of the present year marks the second year of its use and the only adverse criticism I have heard is, that the work of the sixth grade (B) arithmetic is too heavy. The proper adjustment of this condition offers no serious problem. I desire, however, to call your attention to the fact that the eighth-grade teachers are unanimous in their condemnation of the textbook in algebra used in that grade. They claim that the method used in introducing the subject makes it very difficult to hold the interest of the child, and that too much time is required in its development. Some textbook should be introduced that presents the matter in a way that will yield a maximum of interest and power with a minimum of time.

THE TRAVELING LIBRARIES.

The traveling libraries furnished by the school authorities and those furnished by the librarian of the Public Library are having a beneficial effect in that they have created and continue to stimulate a taste for good books. If they are instrumental in getting the children into the "reading habit" alone they have accomplished much. It is encouraging to note that there are other and substantial gains as well—increased vocabulary, appreciation of good style, and the power to express their own thoughts in good English. The teachers of English in the high schools also testify that the classes coming from the graded schools show each year a steady improvement in their standards of good English.

THE INSTITUTE.

The hearty response of the teachers in support of the institute is a splendid tribute to the professional spirit of the teaching body. The institute held November 18 and 19 was generally successful. I beg leave at this time to suggest that those charged with the selection of speakers should keep in mind not only the expert knowledge of the workers in a particular field of investigation but their power to interest and inspire as well. It is as necessary to know *how* to tell as it is to know *what* to tell.

SUPERVISION.

"No system of schools can be made efficient without wise supervision. And the wisest supervision can only produce the most efficient system when the

supervisory corps is able to give the larger part of its time to the needs of the system."

"The supervisor must be more than an inspector and greater than a critic. To be successful he must be trained not only in theory but by actual experience in teaching and in dealing with adults and children; must have the power to teach and understand school work in all of its phases; must have direct contact with teachers and pupils while at work; must have the power to promote harmony and inspire to highest endeavor; must hold meetings, conferences, and study classes." In order that a supervisor may attain to this high standard, curtailment of his time to perform office work that might be accomplished by other agencies should not be permitted. In this connection might it not be advisable to have all matters that relate directly to the school buildings sent from the central office to the principals of the buildings concerned, and those relating to the system generally to the supervisor?

VOCATIONAL TRAINING.

An enumeration of the pupils 14 years of age and over who have withdrawn from the elementary schools during the year just closed to go to work shows that 246 children have left school. These 246 children are divided among the four divisions as follows: Tenth, 60; eleventh, 71; twelfth, 57; thirteenth, 58.

Divided according to sex: Tenth, 36 males, 24 females; eleventh, 44 males, 26 females; twelfth, 38 males, 19 females; thirteenth, 32 males, 26 females; a total of 150 males, 96 females.

In age these children range from 14 to 18, and in grade from the third to the eighth, inclusive. The reasons given for leaving school are: To go to work, poor health, left the city, and failure to make the grade. It is interesting to note the various occupations—nurse, laundress, general housework, domestic, porter, errand boy, driver, chauffeur, in the barber shop, janitor, caddy, elevator boy. The wages received vary from 50 cents a week to \$15 for the same time. The average wage is less than \$2 a week. The choice of occupations shows that the girls select domestic work of some kind. At this point it seems advisable to suggest an extension course in home economics for the graded schools. This course would train the girls in buying, cooking, and serving food, and how to do all the work about a house to make it physically ideal at least. The boys seem to engage in any kind of work they are able to find to do, usually the work for which they have had no special training, and are thus handicapped in their earning capacity. What can we do for our boys? At present they receive some training in carpentry, cabinet work, tinning, plastering, automobile work, etc., but the remote location of the schools giving this training from the center of population in some of the divisions and the expense for car fare to reach them practically places the training given in these schools out of the reach of many of these boys. A survey of the schools should be made to find out the kind of work the boys would choose and be governed thereby in the establishment of courses to meet their needs.

It is with sincere regret that I note the death of seven members of the corps since the opening of the schools in September. In this number is included officers and teachers embracing those who had spent the best years of their lives in the cause of education as well as those just entering upon a career of great usefulness. The names of those who have died are Prof. John T. Layton, Miss M. V. Dickerson, Miss Parthenia Woodson, Miss Ellen Truman, Mr. Alfred P. Lewis, Miss B. C. Reed, and Miss Jennie Cornell.

Prof. John T. Layton, head of the music department, rendered splendid service in his chosen field and so conducted his department that his influence was not

only felt in the schools and the community in which he lived so long, but in many communities in other parts of the country.

Miss Parthenia Woodson entered the service shortly after the establishment of the system and took an active part in its development.

I feel that this report would be incomplete should I fail to express the appreciation of the supervisory corps for the splendid services of the teachers. They have given to the system at all times their best efforts, and, as has been well said, "The best is none too good for our children."

In conclusion allow me to express to you for the supervisors I have the honor to represent, their thanks for courtesies shown and advice given.

Very respectfully,

J. C. NALLE,
Supervising Principal, Tenth Division.

To the SUPERINTENDENT.

REPORT OF ASSISTANT DIRECTOR OF DRAWING.

JUNE 30, 1916.

SIR: I respectfully submit a brief report of the drawing department for the year 1915-16.

The most gratifying feature of the past school year was the keen appreciation manifested by the pupils and teachers in the subject of drawing. This was due, no doubt, to the methods used in developing the basic subjects in new ways. Experience has developed the fact that interest can be aroused and kept alive if the old subjects are presented with new developments. We can not conduct our drawing without using the foundation stones upon which the art is built. Representation, construction, and decoration must ever stand as the subjects to be dealt with in different ways to meet the demand for effective educational results. Results can be attained that have little or no educational value though they may be attractive. It has been our aim to get the best expression of pupil power through proper preparation and presentation by the special teachers at regular and stated times according to carefully prepared schedules, which they are required to carry out with the same exactness, as to place and time, as the regular teachers are. It is this equitable arrangement that has met with favor with the regular teachers and has resulted in fine cooperation, which has insured not only harmony and good will, but average results that please and benefit the pupils, and are highly appreciated by the department.

In reviewing the grade work from time to time during the year I have been favorably impressed with the uniformity of results. It has been the aim to present to the pupils of each grade such problems as could be worked out by the average pupil with good average results. A new feature that attracted attention and was received by the regular teachers with appreciation was the correlation of drawing with geography. Pictures of public buildings were drawn and painted in a simple way. In the third grade the Washington Monument was pictured. The method of introducing this work was by calling the teachers of the third grade in groups, according to their divisions, to meet the assistant director of drawing, who gave them the lesson, which they in turn gave to their pupils. In a short period of time the lesson had been given to hundreds of children, who enjoyed it very much. The teachers were pleased, thanked the assistant director, and asked for more meetings to receive similar instruction. The fourth-grade teachers received instruction in the same way, their subject being the dome of the Capitol surrounded by the appearance of

tree tops. The fifth-grade teachers were given a front view of the White House, which they worked out in a very effective way. The sixth, seventh, and eighth grades were given similar lessons by the special teachers, the subjects being front views of the White House and Capitol. The aim was to give general suggestive lines, with no attempt to develop details. This work was highly appreciated by all concerned. It is the purpose to continue and develop this correlative work as far as possible, especially in history and geography. Pictorial signs was another interesting feature which was appreciated because of its practical value.

In addition to the work mentioned above subjects from nature were studied pictorially and with reference to applied design. Paints are appreciated by the pupils more than any other medium, and they take more interest in developing lessons by their use than they do with any other medium. They have made good use of color in pictorial signs. It is to be regretted that paint is not furnished for all of the grades. The higher grades would be benefited by its use if introduced with reference to giving the pupils better ideas of associating colors personally and for decorative purposes. The normal school pupils gave very satisfactory work.

During the closing days of school, under the direction of their teachers, the pupils in the graded schools were encouraged to place on exhibition in their classrooms their drawings of the year. This has been carried out for several years with good results. These local exhibitions are perhaps better in a general way than a large centralized exhibition, because it helps to train the pupils in the matter of arranging material in a pleasing way, and the parents of the pupils are more apt to see the individual work of their children as they probably would not in a general exhibition.

I attribute the success of the year's work largely to the faithful performance of duty by the special teachers and the cooperative help given by the regular teachers.

To the officials I extend sincere thanks for every kind act and word of encouragement received from them.

Yours, respectfully,

T. W. HUNSTER,
Assistant Director of Drawing.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF ACTING ASSISTANT SUPERVISOR OF MANUAL TRAINING.

JUNE 30, 1916.

SIR: A steadily increasing interest in and demand for the extension of manual work for boys in the public-school system has been shown during the year just closed.

All seventh and eighth grade boys are provided for and the sixth-grade classes are accommodated as far as existing conditions will permit. It is desirable that not only all sixth, seventh, and eighth grade boys receive training in the manual arts, but that the work be extended down through the fifth grade. With this early training in the handling of tools and materials, the boy will be better fitted to make a choice as to his future vocation.

The academic work of the elementary schools has been more closely correlated by such work as is in evidence at the Stevens Schools, wherein is located a manual training shop. A store has been fitted with counter, shelves, and such

other equipment as is necessary for the conduct of a school store. The equipping of this room as a store for the use of the graded classes was done by the boys of the manual-training classes who are pupils in that building.

The work was directed by the manual training teacher in cooperation with the building principal. Much pride and interest was manifested by the boys in the doing of this work under the group system.

Encouragement will be given this class of work and this system extended where conditions will permit.

A closer relation and a greater appreciation of the work of the industrial departments has been brought about through an organization formed several years ago by the teachers of domestic science, domestic art, and manual training, known as the household arts club. Although organized by the industrial teachers, its membership is open to all persons who are interested in the household arts. During this year the value of this movement was so demonstrated that nearly every branch of the school system is now represented in its membership list.

Through the generous support and encouragement offered by the school officers, officials of the Department of Agriculture, Bureau of Education, and other experts, we have been able to present a series of lectures and discussions of benefit to both teacher and pupil on such subjects as have a direct bearing on the household arts.

The household arts students of the Miner Normal School have taken a very active interest in this work.

It is hoped that the grade Manual Training Buildings will be given over for the use of the elementary manual-training classes as soon as conditions will permit. This change will provide far better accommodations for this work. Several of the rooms now used for manual training are entirely unfitted for the purpose.

The danger of fire in the shops from inflammable material has been considerably reduced by placing in each shop a metal cabinet to contain all oils, varnishes, etc., when not in use.

The cooperative spirit shown by the teachers under my supervision is deserving of commendation.

O. W. McDONALD.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF ASSISTANT DIRECTOR OF DOMESTIC SCIENCE.

JUNE 30, 1916.

SIR: I have the honor to submit the following report of the domestic science department for the school year 1915-16.

Home economics is now a part of the curriculum of the sixth, seventh, and eighth grades of the elementary schools, the four years of the manual training school and the two years of the normal school. Every girl in each of the two vocational schools is required to take one lesson a week in this subject, and in one of these schools there is a training class in vocational work. Four night school centers have this subject as a part of their curriculum. With the introduction of it in the new Dunbar High School, for which plans are now being made, the outlook is very bright for our young women as future home makers.

This much having been accomplished and better equipped teachers having entered the field, the next step is to reorganize and make the work more

adaptable. A tremendous impetus has been given to this through the organization of the Household Arts Club and the Interstate Industrial Arts Association. Our teachers need broadening in order to demand and receive the recognition they deserve. When they, the teachers, are not keenly alive to the dignity, importance, and advancement of their work one can scarcely expect the results that should be forthcoming.

I am strongly in favor of equipped centers where our girls can be trained in the art of housekeeping, not in a schoolroom where makeshifts are necessary, but in centers where all work pertaining to the home can be done. Now, the work is confined mainly to the studies of foods and cooking because of the lack of equipment for work of this broader scope. Certainly the public schools of Washington should be represented in this fundamental development of our young women.

One interesting experiment marking the work of the year was the establishment of a penny lunch at the John F. Cook School. The Parent-Teachers' Association of that school, with the assistance of the cooking teacher, carried on the experiment. Under the direction of the cooking teacher and with the assistance of the pupil teacher from Miner Normal School (valuable experience for her), a hot soup was prepared and served each day for about four months. The girls from the seventh and eighth grades alternated in groups of threes or fours in preparing and selling this soup, while the parents came in to help. Promptly at 12 o'clock the girls came from their classrooms and arranged tables and utensils. While one served the soup the other took checks and supplied spoons and paper napkins to the boys and girls as they stood in line. The checks were sold previously by teachers, who also supervised the eating of the lunch. As each child received his hot mug of soup and napkin he went to his classroom, sat at his desk, and ate his lunch. The children were encouraged to bring bread from home to eat with their soup. A half-pint mug was sold for 2 cents; half of it for the penny. Only enough was charged to cover the expense of the paper napkins, mugs, and spoons. The aim was to give to the children good, nourishing soup. The experiment was such a success that it seems advisable to try it in another center next year.

Another interesting event of the year was the bread-making contest. In February the Housekeeper's Alliance of Washington, as a part of their propaganda on preparedness, offered to the domestic-science classes a prize of \$5 for each division to the best bread maker in the division. Also prizes of \$8 each were offered to the two best bread makers in the city. After the lessons on bread making, the girls practiced at home, bringing samples to be criticized by the teachers. Each division then held a contest to decide on those who were eligible to compete for the prize. By a process of elimination 20 blue-ribbon girls were obtained, 5 from each division. These girls then reported to their respective teachers with material, and under their supervision made and baked their loaves of bread. One loaf from each division was accepted by the judges, who again scored the four loaves and selected the best loaf. The prizes, in the form of a bank account to encourage thrift and saving, were presented to the girls at the graduating exercises of each division.

Through these two experiences I feel that a closer relation is established between the school and the home.

The teachers all expressed themselves as being very much benefited by the several round tables conducted during the past school year.

Very respectfully submitted.

JULIA W. SHAW, *Assistant Director.*

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF ASSISTANT DIRECTOR OF DOMESTIC ART.

JUNE 30, 1916.

SIR: The year has been marked by steady progress. This has been due, no doubt, to the interest on the part of the teachers, the pupils, and the parents. Several teachers had studied the previous summer at Teachers' College, Columbia University, and gave evidence of the courses pursued there. The parents showed their interest by willingly furnishing material for large garment making. The pupils were stimulated by the fact that they were making useful garments for themselves.

While, in general, the work showed great improvement, yet two important features were neglected this year: First, the atypical classes were neglected because a teacher could not be assigned that work; and, second, the pupils in the seventh and eighth grades, who in my mind above all others could profit by instruction in domestic art, are not included in the course.

Permit me, therefore, to recommend, first, that a teacher be appointed that the atypical classes may receive instruction, and, second, that the work be introduced into the seventh and eighth grades. I believe that these two changes will make our course in domestic art much more profitable to the community.

Permit me also to call attention to the hearty cooperation on the part of the teachers, and the many courtesies extended by those in authority.

Very respectfully,

EVA F. WILSON, *Assistant Director.*

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF ASSISTANT DIRECTOR OF PHYSICAL TRAINING.

SIR: I beg to submit a brief report of the work during the year 1915-16.

The work of the department was carried on in much the same way as in previous years. The aims of physical training were constantly kept in mind, strengthening one point or another wherever there was a weak spot.

One new teacher was added to the corps, taking the place of Miss Edmonds, who resigned.

We feel that the posture test, while just another means of getting what we have been working for all along, has the advantage in that more stress is laid upon the posture of the individual child; that is, the posture of each and every child goes toward making a per cent for the school.

Let me again make a plea for daily work, the only kind that counts in school-room physical training.

Each year at the close of the playground season there is held on each ground an exhibition showing the work accomplished during the six weeks. Games, athletics, folk dancing, and a play make up usually a very attractive program. There is also displayed in connection with the physical side of the work an exhibition of the industrial work. Being of such a high class and realizing that none of this work on the summer playgrounds is ever seen by the regular teachers, coming as it does at a time when most of them are out of town, we decided to keep the articles for an exhibition later.

A most creditable showing consisting of about 1,000 articles was placed in the Myrtilla Miner Normal School in connection with the institute. In this way all teachers, visitors, and lecturers were given an opportunity to view the display. The general opinion was that the work was quite unusual for the time allowed. This showing from our five grounds gave each teacher on the ground an opportunity to see just how his work compared with the work on the other grounds. I only wish it were as easy to show the way the grounds and large numbers of children are managed by two teachers. At the close of the exhibition the work was returned to the children.

The Myrtilla Miner Normal School has just graduated an exceptional class. This was shown on many occasions and to all teachers. What they had been able to accomplish in one year in the gymnasium, as shown in an exhibition given by them, helped in a way to establish the enviable reputation they hold.

Respectfully submitted.

ANITA J. TURNER, *Assistant Director.*

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF ASSISTANT DIRECTOR OF KINDERGARTEN.

JUNE 30, 1916.

SIR: I have the honor to submit the annual report of the kindergartens of divisions 10-13 for the school year ending June 30, 1916:

GROWTH.

While there has been no increase in the number of schools during the past year, the growing understanding of the value of this branch of training and the help it offers is evidenced by the increase in anxiety of teachers of the primary grade for pupils having kindergarten training.

"He knows not England, who only England knows."¹ The teacher who confines her attention to kindergarten and comprehends not the broad field of education knows not kindergarten. Realizing this, the teachers of our department are continuing investigations along the line of educational thought. Their horizon has been broadened by study and discussions of papers delivered at the International Kindergarten Union and the joint sessions of that body and the National Educational Association. Several chapters in Earhart's *Types of Teaching* have been covered with profit and the study will be continued next year.

UNIFICATION OF KINDERGARTEN AND PRIMARY.

The problem of unifying the kindergarten and primary school, to which reference was made in a previous report, still engrosses the attention of educators, particularly of those whose work is confined to the very young. Many plans are on trial in different communities whose results thus far seem to warrant certain definite conclusions, not the least of which is that the kindergarten is capable of making very distinct contributions to grade work. Its ideals of discipline, its greater freedom of movement, and much of its rhythm, occupational work, and other activities could be carried over with great advantage to the grades.

An experiment in teaching reading in the kindergarten has been tried in several cities with discouraging results. The modern trend is to extend the period of childhood rather than to curtail it through the introduction of the more formal subjects of the primary school. The moral and ethical values with which the kindergarten is so largely concerned, carried on in the grades with augmented interest, would result in loftier ideals and ennobled natures.

PROMOTIONS TO FIRST GRADE.

There is an understanding that children shall be promoted from kindergarten to 1A grade at the age of 6, regardless of development or length of time in the kindergarten. Thus the child of 6 but with the mental development of one 3 years of age becomes a pupil of the 1A grade. Every year children are enrolled in the kindergarten, allowed to remain a few months, when the sixth birthday is announced, and they are passed on to the primary school. Besides, the mid-winter promotions disturb the organization as well as the pedagogical work. New

¹ Kipling.

children must be enrolled to take the places of those promoted. Many of these remain only a few months.

Promotions from the kindergarten to the primary school should be regulated in the same way as promotion from grade to grade regardless of the limitations of age.

EXTENSION OF KINDERGARTEN WORK.

In the children's ward of a large hospital in the North, kindergarten work has been sucessfully operated during the past two years. At first the work was given to convalescents in a separate room. Later it was found to be practicable to have work in the wards with invalids confined to their beds. Thus a world of light, of life and joy has been brought to these unfortunate children. Perhaps, something of this sort might be done to cheer the poor unfortunate children confined in the children's hospital of our own city. I do not doubt that a number of experienced teachers would volunteer their services in an experiment of this kind.

Thanking you and the assistant superintendent for courtesies, I am,
Very respectfully,

N. T. JACKSON.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF PRINCIPAL OF MYRTILLA MINER NORMAL SCHOOL.

SIR: I have the honor to submit the following report on the work done in Myrtilla Miner Normal School for the school year 1915-16:

GENERAL COURSE.

Subjects.	Periods per week.	Laboratory or teaching.	Outside study required.
First year:			
First semester (18 weeks).—			
Grade English.....	5	.....	2 to 3 hours.
History of education.....	3	.....	2 hours.
Psychology.....	3	Laboratory, 10 periods per semester.	Do.
Biology.....	2	Laboratory.....	2 to 3 hours.
Household arts.....	2	.....	None.
Hygiene.....	2	.....	1 hour.
Physical education.....	2	.....	None.
Music.....	2	.....	1 hour.
Drawing.....	2	.....	Do.
Second semester (18 weeks).—			
English, grade literature.....	5	.....	2 to 3 hours.
History of education.....	3	.....	2 hours.
Psychology.....	3	.....	Do.
Child study.....	3	.....	.....
Biology.....	2	Laboratory.....	2 to 3 hours.
Household arts.....	2	.....	None.
Physical education.....	2	.....	1 hour.
Music.....	2	.....	None.
Drawing.....	2	.....	1 hour.
Second year:			
Third semester (18 weeks).—			
School management.....	2	.....	Do.
Methods, primary—			
English.....	3	.....	2 hours.
Reading.....	3	.....	Do.
Civics.....	2	.....	1 hour.
Geography.....	2	.....	Do.
Number work.....	2	.....	Do.
Principles of teaching.....	3	.....	2 to 3 hours.
Nature study.....	2	Field trips and gardening..	4 to 5 hours.
Music.....	2	.....	1 hour.
Drawing.....	2	.....	Do.
Physical education.....	2	.....	None.
Fourth semester (18 weeks).—			
Practice teaching and criticism.....	(1)	.....	10 hours.

¹ Entire time.

HOUSEHOLD ARTS COURSE.

	Periods per week.		Periods per week.
Juniors:		Seniors:	
History of education-----	3	Principles of teaching-----	3
Psychology-----	3	Theory of teaching household	
English-----	5	arts-----	3
Biology and nature study----	2	Cookery and dietetics, 2 les-	
Drawing-----	2	sons, each-----	¹ 2
Physical training-----	2	Grade sewing, 2 lessons, each--	¹ 2
Food, production and manu-		Field work {Marketing--}	
facture-----	2	{Museums-----}	¹ 2
Sewing and textiles-----	¹ 2	{Observation.}	
Foods and cookery-----	¹ 2	Drawing-----	¹ 2
Shelter-----	2	Practice-----	
Hygiene-----	2	Observation }-----	25
		Other periods for luncheon,	
		room, etc.	

¹ Consecutive periods.

² Consecutive periods, Friday p. m.

KINDERGARTEN COURSE.

The requirements for admission are the same as for the general course and, in addition, the ability to sing and play. The course includes, in the first year, the professional studies of the junior class—English, drawing, music, and household arts; the second year is devoted exclusively to actual teaching and to study of the theory and practice of the kindergarten.

	Periods per week.		Periods per week.
Junior year:		Senior year:	
Psychology-----	3	Kindergarten theory-----	2
History of education-----	3	Mother play-----	2
English-----	5	Stories-----	2
Biology-----	2	Games-----	1
Drawing-----	2	Music-----	2
Music-----	2	Drawing-----	2
Physical training-----	2	Physical training-----	2
Household arts-----	2	Observation }-----	
Mother play-----	2	Practice-----}	15
Gift-----	2		
Occupation-----	1		
Games-----	1		

CRITIC SCHOOLS.

Date.	Whole number of pu- pils enrolled.			Percent- age of attend- ance. ¹	Total times tardy.
	Boys.	Girls.	Total.		
Oct. 29, 1915.....	95	105	200	94.3	29
Dec. 10, 1915.....	100	103	203	95.0	72
Jan. 31, 1916.....	102	104	206	92.5	64
Mar. 10, 1916.....	98	94	192	93.9	28
Apr. 20, 1916.....	102	96	198	94.2	28
June 21, 1916.....	103	97	200	94.5	37

NORMAL SCHOOL.

Oct. 29, 1915.....	7	143	150	97.9	14
Dec. 10, 1915.....	7	144	151	97.6	20
Jan. 31, 1916.....	7	144	151	95.6	23
Mar. 10, 1916.....	7	136	143	97.5	3
Apr. 20, 1916.....	7	137	144	97.4	.....
June 21, 1916.....	7	138	145	98.3	.....

¹ Average percentage of attendance: Critic school, 94; normal school, 97.

NORMAL EXTENSION WORK.

Realizing that the increased facilities of the normal school should mean increased service, the principal has heartily seconded the efforts of the superintendent and his assistants in widening the scope of the normal work. As special emphasis has been laid upon proper study methods during the year past, the faculty of the normal school, assisted by teachers drawn from secondary and elementary schools of the system, has held round tables on study methods as they pertain to various features of the curriculum. The point of view of the normal school was stated in a round table on the general pedagogy of study, after which special features of the study problem were discussed. These round tables covered the work of the primary, grammar, and secondary schools. The position assumed by the faculty in the round-table discussions was that a conscious method of attacking the problems of life should be taught in the classroom and should be carried over into the practical life of the community. Such method must be based upon the pupil's interests, but must not neglect the proper discipline. The experience of the faculty in supervisory work has shown that the discussions were helpful to the teachers of the system.

During the second semester an improved Edison mimeograph has been installed in the normal school. This has been used to some extent in extension work. We hope in the future to make much more extensive use of the machine in issuing bulletins, outlines, etc., to undergraduates and teachers in service.

As far as was consistent with the economy of the school the principal has allowed the use of the school plant for cultural enterprises of the community. Several dramas, athletic contests, and lectures have been given in the school. We were happy to afford facilities for the convention of land-grant agricultural schools of Maryland, Virginia, and West Virginia, which met in our assembly hall. The equipment of the normal school was both educative and inspirational to the visiting teachers.

Through the cooperation of the United States Bureau of Education our course has been enriched by the following series of lectures: On the work of kindergarten schools, by Miss Winchester; on the work of primary schools, by Miss Fox; a series of lectures on rural school management and teaching, under the direction of Dr. Foght, rural school expert of the United States Bureau of Education.

Visitors.—A large number of professional and lay visitors have inspected the work and plant of the normal school during the year.

RECOMMENDATIONS.

Extension work.—The principal recommends that facilities for evening study classes, to be conducted by the faculty of the normal school for teachers in service and for such other students as care to attend, be given. Such classes should include work in the professional subjects and in cultural studies, such as English, history, geography, and nature study.

School gardens.—The principal also recommends that facilities for school garden be given by hiring an available lot in the vicinity of the school.

Completion of the normal school.—While we are very grateful for the work that has already been done upon the normal school, we should be glad to have the tunnels leading from the pavement on Georgia Avenue and the steps leading from the avenue to the main entrance of the school completed. The walls of the schoolrooms, corridors, and assembly hall should be tinted.

The condition of the pavement in the halls and on the floor of the playroom is a menace to the health of our children and teachers. Some sort of perma-

ment binder in the form of a concrete paint should be used to keep the concrete from wearing. Under present conditions, the air of the school is continually filled with fine dust.

Course of study.—The experience of the principal and faculty of the normal school has shown that the pupils who come to us from the secondary schools have neither the maturity nor the conscious control of content to render their appointment after two years of normal training advisable. It would be much better for our system and more in keeping with the professional standards the school has endeavored to maintain if our pupils were compelled to remain three years in the school. The additional year should be given to advanced culture courses in English, history, and geography, and to professional review in the subject-matter of the elementary schools.

In the event of the addition of another year to the course, a kindergarten-primary grade course preparing teachers for work in the first and second grades and in kindergarten schools should be given. Such a course would admirably meet the demands of rural schools, to which many of our graduates go.

Courses which less than 10 students select should be discontinued on the basis of economy. This recommendation should not apply to the course in manual training.

On the basis of economy I further recommend that the position of special teacher of music in the normal school be discontinued. Should we have five sections next year, no more than two periods a week could be given to a section. This would make only ten periods a week for music. I recommend, therefore, that the salary paid the music teacher be used for a normal instructor. Two of my teachers are now carrying a disproportionately heavy schedule (28 and 29 periods per week), and should be relieved. Such music teaching as is done in the normal school could be conducted by the director of music as is now admirably done by the assistant directors of drawing and physical culture for their respective departments.

Practice.—Increased facilities for practice should be given; 28 schools, distributed as follows, and placed under skilled teachers who read sympathetically the child mind and heart, should be set aside for practice of normal students:

February 1 to June 6.—Mott School, 8 primary schools: 2 first grades, 2 second grades, 2 third grades, 2 fourth grades. Patterson School, 8 primary schools; 2 first grades, 2 second grades, 2 third grades, 2 fourth grades. Bruce School, 4 primary schools; 1 school of each primary grade. Miner Normal Practice Schools, 8 primary schools; 2 schools to a grade, under practice teachers of normal school.

In addition to these buildings, Military Road School should be set aside to afford facilities for practice in rural schools.

These schools should serve as schools of observation from September to February.

Even with these excellent opportunities we dare not hope that novices will equal finished teachers. We can give them only the necessary familiarity with the complicated details of schoolroom usage and routine.

Thanking the board of education, school officials, and teachers for their sympathy and cooperation, I am,

Respectfully,

LUCY E. MOTEN, *Principal.*

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF PRINCIPAL OF M STREET HIGH SCHOOL.

JUNE 30, 1916.

SIR: Work on the equipment and furniture of the new building has taken up a great deal of time and energy during this year. We have felt the drawbacks resulting from our congested quarters, as in the years past, and though we have become more or less accustomed to working under almost impossible conditions, signs are not lacking that the strain is telling upon certain teachers who are physically not up to the mark. It is to be hoped that the delays of the past three years will not be repeated and that we may enter the new building in September, 1916.

EXTENSION OF SCHOOL DAY.

The school day is not long enough. In spite of the most strenuous efforts to see that no time is lost in beginning work at the opening of each semester, what with holidays, regular and special assemblies, and the innumerable and unavoidable interruptions to which our schools are subject, a tremendous amount of time is lost. The Washington high schools represent, I believe, the minimum limit in the matter of school hours. Then, too, something must be done to meet the demand for double laboratory periods. In an academic high school, with its very free elective system and its semiannual promotion by subject, this is almost impossible to effect without conflicts in such numbers that the regular carrying out of definite courses would be affected seriously.

LIBRARY.

The school library is in dire need of an increased appropriation. The annual fund of from \$80 to \$90 to cover the needs of a school of more than a thousand pupils is ridiculously small, and the purchase of a single large reference set will exhaust it. The library is in urgent want of reference books and standard literature for collateral reading. A less rigid system of appropriations which would permit school principals or laboratory heads to use their own judgment in the purchase of books from general allotments or laboratory funds would solve the problem.

SCHOOL PAPER.

The school paper, The Crimson and Black, has had a very successful year, due largely to the efforts of two or three teachers and to the unremitting industry of Robert A. Cook, the student editor in chief. The paper closes its books with a balance on hand of \$85.31.

MUSIC.

The major music course and the normal preparatory course were given a trial this year, but owing to the difficulties incident to our crowded condition the experiment was hardly a fair one and the results should not be judged too severely. Enough was accomplished to show what the possibilities are under the better conditions to be found in the new building. One very encouraging feature of the year was the work of the special chorus and the glee clubs. In addition to making an attraction at our student assemblies, these organizations were much in demand at concerts outside of school and received a great deal of praise. The director of music twice brought groups of visitors to hear them sing, and an occasion of unusual pleasure was the visit of 150 members of the Chester (Pa.) State Normal School. The credit for the work of these clubs belongs to Miss Mary L. Europe, our teacher of music.

CADETS.

The cadet corps has grown steadily in numbers and efficiency, and the work of this year seems, in a general way, rather better than that of preceding years. In the academic department there were three companies, with a total enrollment of 180. For the sixth time since 1909, one of these companies was the victor in the competitive drill. Credit for the excellent discipline among the cadets is due to the members of our very efficient military committee. Two functions of interest in the life of the cadets were the presentation of commissions by Lieut. John Green, United States Army, and the inspiring Flag Day oration by Lieut. Gen. Nelson A. Miles, retired.

HONORS.

During the year pupils and graduates of the school have attained some honors. In the School Arts Magazine competition for the best book-cover design, including work submitted by 67 pupils, representing 22 cities, Harold Joice, a junior, received the first prize, and Frances B. Brooks and Elise A. Palmer, seniors, were in the group of five competitors receiving second prizes. David A. Lane, 1913, a junior at Bowdoin College, won the Fairbanks English prize, the Bradbury prize for debating, and was a member of the university debating team. Rayford Logan, 1913, a junior at Williams College, won the annual competition in extemporaneous speaking. Eight M Street graduates won honors at the Howard University commencement.

GRADUATES.

It is apparent to me that the special work of this school is to be, for years to come, the preparation of pupils for other and higher schools. About 30 per cent of those who enter our academic department remain to graduate, and of this number from 75 to 80 per cent go to other schools. The following figures, collected concerning the class of 1915, but which are typical of all recent classes, will be illuminating:

Howard University, all departments_____	28	Department of business practice__	1
University of Pennsylvania_____	1	Normal school_____	41
Oberlin College_____	1	Teaching_____	2
Dartmouth College_____	3	Other work_____	9
Massachusetts Institute of Technology_____	1	Idle_____	4
University of Illinois_____	3	Married (female)_____	2
College of City of New York_____	1	Not accounted for_____	4
		Total _____	101

The colleges and universities represented by graduates now in attendance are the following: Harvard, Radcliffe, Bowdoin, Amherst, Dartmouth, Williams, Massachusetts Institute of Technology, Cornell, Pittsburgh, Syracuse, Oberlin, Howard, Pennsylvania, Kansas, Illinois, College of the City of New York, Pratt Institute, Columbia University, and Leland Stanford.

The college preparation, which has formed so important a part of our work, has affected it noticeably. It has done much to align the work of the students, it has caused them to choose the so-called hard subjects, and, in a desire to avail themselves of the certificate privilege, to work for marks of "Good" or above, rather than be satisfied with mere passing grades. All of these things have helped. Would not the scholarship of another large group of pupils be improved vastly if all candidates for the normal school who failed to reach a certain grade in scholarship were required to take an examination? As things stand now, the senior year is for this group the social year, for an average of "Fair" entitles them to just as much consideration as one of "Good" or "Excellent."

STATISTICS.

The enrollment for this year was considerably in excess of previous years, being as follows:

	First semester.	Second semester.
Academic.....	828	876
Business.....	136	138
Total.....	964	1,014

Of the 828 pupils in the academic department in the first semester 788, or 95 per cent, were present on the opening day. The coming year seems to promise a considerable increase over this year, especially in the academic department. The figures are as follows:

	Aca- demic.	Business.
On roll last day, June, 1916, omitting graduates.....	713	104
Names sent in from eighth grades.....	238	28
Pupils forfeiting in June who will probably return.....	12	.....
Grand total.....	963	132
	1,095	

A cursory examination of these classification sheets shows an increase in Spanish from 25 on last June's elections to 47 for this June and increases in the required subjects of English and mathematics. The work in the new building will call for new teachers in domestic science, physical training for girls, chemistry, and perhaps in English.

DEPARTMENT OF BUSINESS PRACTICE.

I regret that by my resignation I am deprived of the opportunity of trying out the plans I had made for the vitalizing of the department of business practice to be housed in the new building. I can see no reason why this department may not, in its turn, offer very definite advantages to the pupils of the academic department, and I trust that these closer relations may work for the lasting good of both.

THE OUTLOOK.

There is every reason to hope that the opening of the new building will settle most of the questions which have vexed us unceasingly for so many years. A few of these are: Study hall facilities, the housing of the departments of drawing, music, and physical training, the assignment of a separate room for each teacher, laboratories for chemistry, botany, zoology, and physical geography, gymnasiums, a lunch room, an adequate assembly hall properly located and sufficiently lighted, a real library, an office, a modern bell and telephone system, and last, but by no means least, plenty of air, light, and room. These are only a few of the things the new building will bring to us, things which in any real sense we have never had, and without which work in a modern high school with a modern course of study is a constant strain and a source of endless discouragement. That we have accomplished anything at all under the circumstances is a matter for wonder, and that more of our teachers have not broken utterly under the pressure is a cause for congratulation. As far as I

know, no school of such importance in the District of Columbia has worked for so long under such conditions, and any judgment of our work should take into account the heavy handicaps under which we have labored.

This report, probably the last which will be issued under that famous caption of "M Street High School," marks the end of my seven years of work as principal of this school. In that seven years 716 pupils have graduated from the academic department, and the total enrollment has grown from 742 in 1909-10 to 944 in 1915-16, an increase of 27.2 per cent. The group of pupils forming this school are as interesting and inspiring as any I have ever known, and it has been a privilege to work with them.

In closing may I express my appreciation of the unvarying courtesy and kindness of my official superiors and of my colleagues? To your office and in particular to Asst. Supt. Bruce I find it difficult to express adequately my sense of gratitude for unswerving support and sympathy.

Respectfully submitted.

E. C. WILLIAMS.

To the SUPERINTENDENT OF SCHOOLS.

REPORT OF PRINCIPAL OF ARMSTRONG MANUAL TRAINING SCHOOL.

JUNE 30, 1916.

SIR: We have the honor to submit for your consideration our report on the work at Armstrong for the school year 1915-16. The addition of an experienced teacher of English to the Armstrong faculty has reduced measurably the difficulties under which we heretofore have been working. Prior to this appointment we were reduced to the necessity of requiring teachers of mathematics, of history, and of foreign language to assist in the work of the English department. Now, while we agree that the high-school teacher should not be a narrow specialist, but should be able to carry at least two subjects in the course, yet it is our conviction that there is considerable lost motion and effort in any plan requiring high-school teachers generally to divide their time between two or more subjects. It is by far preferable, it seems to us, to confine the work of a teacher as closely as may be found convenient to the work of a single department and to require him to be familiar with the entire range of the work in his particular branch. This year we have been able to follow out such a plan with but two exceptions. In the one case, a teacher of mathematics is carrying one class in English and a teacher in science assisting in the instruction in modern language. Such a policy consistently followed will result in much good.

Armstrong is distinctly the loser in the protracted illness of Mrs. E. M. Thomas, a devoted and experienced teacher of domestic art. Her death, if so unfortunate and deplorable an event should occur, would bring us face to face with an embarrassing situation. In fact, the loss of any teacher of the household and industrial arts would seriously handicap us for the reason that there is no eligible list of candidates in these subjects for high-schools, notwithstanding the efforts of the Board of Examiners for the past two years to establish such a list. Candidates do not present themselves for examination in these high-school subjects. We are of the opinion that very few men and women are available who can meet the legal requirements for a teacher of manual arts in the high-schools of the District of Columbia. The board of examiners report that they have almost scoured the country in an attempt to meet the situation. They find it easy to secure college graduates who have had some training in manual training subjects in their high-school courses, but very difficult to discover competent persons who have made domestic art, or science,

drawing or the manual arts the basis of their collegiate training. The situation rightly interpreted would warrant our encouraging in every reasonable manner specialization in these and kindred subjects on the part of graduates who may possess special talent and have the inclination and the means to pursue a college course.

Such a plan looks toward the future. But the situation requires immediate adjustment. In this connection we would recommend that the board of examiners induce teachers of five or more years' experience at teaching the household and industrial arts in accredited manual training high-schools to qualify by examination for appointment here. Our work may at any time be seriously crippled in the absence of an eligible list.

The plan to convert Armstrong into a first-rate technical high school is being carefully but gradually worked out. Last year we suggested that to accomplish this end "an extension of the school day to 3.15 p. m. may be found necessary," and we recommended that "you empower the principal to order such extension" in the event that he found it necessary and convenient. We have now to report that such an extension was made. It applied, of course, only to the shops, where classes in domestic art and science, free-hand and mechanical drawing, wood and machine shop practice were scheduled for the seventh period and successfully conducted throughout the year. Special credit should be given the afternoon class in major domestic science under Miss Bessie E. Miller. This class remained until 4 p. m. daily throughout the second semester and, in addition to its regular course, assumed responsibility for the school garden and for the preparation overnight of food for the school luncheon, thus cooperating with the morning classes in major domestic science, whose duty it is to conduct the luncheon.

Through these afternoon classes we are trying to extend to a larger number of our pupils opportunity to specialize in shop instruction. In this connection it is important that we be always careful not to overburden instructors with teaching hours. Such is the first step in the process.

Growing out of our experience this year, our impression is that the work in the several shops and laboratories would be much enhanced if the work itself were more scientifically organized and controlled at its source. Each department—free-hand drawing, domestic science, domestic art, manual training (including mechanical drawing, woodwork and turning, forge and machine-shop practice), music, and physical training—should be placed (as instruction in English is directed by a head of department) under a head teacher, who should direct the instruction and be held strictly accountable for results. As it now stands the assistant directors of these special branches of instruction exercise no authority in law over these departments in the high school (they serve merely in an advisory capacity to the principal), whereas detailing a head teacher to each such department would admit of closer and more expert supervision of the work at its source, would tend to standardize and unify the instruction, and result in intelligent correlation in the several departments.

In accordance with the idea herein advanced, this office took occasion on June 24, 1916, to submit in writing the names of certain teachers specially qualified for such duties and responsibilities and recommended that the detail of these teachers to such duties become effective next year. We now submit the plan as our second step in the movement toward the technical high school and respectfully ask that you give it your careful consideration.

The vocational guidance bureau is a part of our working plan. The work of this committee has quite passed the experimental stage. Last year the committee confined its efforts (1) to a close study of this phase of educational work, (2) to an inspection of available literature on the subject, and (3) to

an arousement of the faculty upon the importance of technical education. This year the committee has sought to apply its knowledge to the actual conditions prevailing among our students. After a comprehensive and thorough-going investigation our committee discovered that we have to deal here with the usual five groups of high school pupils, (1) those whose abilities, resources, and ambitions will finally lead them to college; (2) those whose abilities will enable them to graduate, but who defer the choice of a vocation until after the completion of a high-school course; (3) those who are compelled for economic reasons to enter upon a vocation immediately after graduation; (4) those who remain a year or two beyond the compulsory education age limit; and (5) those who leave school at the close of the compulsory education age limit. The committee was accordingly divided into three subcommittees—a committee on normal school and college entrance requirements, a committee on delinquent students, and a committee on employment and the "follow up."

Here let us quote Mr. Boynton C. Dodson, chairman of the general committee:

"It is our earnest desire to gain first-hand knowledge of students who, because of scholarship and the support given by parents, have a better augury for success than their less-fortunate fellows. It is our desire to begin records for all such students as early as the second year for the next session.

"Frequent conferences between parent and teacher will undoubtedly have a beneficent effect upon any student showing a disposition to lag. In this connection I would also remind you that we are as one in standing for the highest scholarship in all such cases.

"The very nature of the work of the committee on delinquents gives it less to report than either of the others. The work is of a very delicate nature naturally, calling for tact and discretion in the highest degree. Boys who have become careless, the laggard, the student with poor home surroundings, the needy, the sickly, the student of lax morals, and many others have come under the eyes of this committee. Many of these cases, of which there were 32, were reported directly to the committee; others were observed and handled by the committee directly.

"Many students have been helped beyond doubt by this committee. Such cases as came to us concerning girls were handled by Miss M. E. Hillmon, lady principal, who has at all times given us fine support.

"Not many cases of indigent students have been handled, strange as it may seem, where so many of our students come from poor families. It is our opinion that very few students care to make known their need even when in direst necessity.

"In connection with the above we would urge that knowledge of this kind be submitted to this committee as soon as learned, for undoubtedly the section teacher has many more opportunities for knowledge of her class than we could obtain by diligent questioning.

"A case in point, a boy delinquent in studies, lethargic, morose, irregular in attendance, was blacklisted for three semesters as no good. The section teacher became interested in him, wrote the father, requesting him to place the boy in the physician's care. The request complied with, the boy early showed signs of improvement, caught up with his class, and has maintained regular membership in school.

"There are many such cases. This boy's trouble was a chronic nervous disorder. Many other students are laboring under just such handicaps and we label them no good. Give the student a chance.

"Concerning the matter of nonattendance, we would urge that a copy of names and addresses be made from time to time and handed in to us. Too many times the teacher is lax in his duty, and after the student has been out several days

the information is given out that the child has gone to work. It is then too late to secure attendance. In our opinion the average parent does not frown upon nonattendance provided the student finds employment. Too many of our parents regard the labor of the child as an asset. Just as soon as his labor can command a few dollars per week, out of school he goes. A campaign to educate the parent in this important economic phase might have excellent results.

"Many students have been helped also to find themselves and start in to do good work because of the efforts of the committee. In some cases a student has been sent to three different persons for aid and advice. Miss A. has failed in algebra. She becomes despondent even in her first semester of the first year. Her case becomes known to me. After consultation and a promise to do her best, she is sent to Mr. B., who after a conference finds out her difficulty and makes a report on the case directly to Mr. C., the subject teacher. Mr. C. promises to give the student all the help necessary, provided she will do her part of the work. Result: In the majority of cases the student proceeds without further hitch. There were a number of such cases and the method seems worthy of continuance.

"We need just this sort of an advisory board in order to reach the girl or boy who many times is discouraged and early seeks to sever his relations with the school by securing some little job at mediocre pay.

"The committee on employment has also accomplished something this year. A query card, gotten up by our Mr. Clifford, was used by us in the beginning. The information sought was asked for in the following questions: Age? Number of hours available? Kind of work desired? Remuneration expected? Many other questions were included for both boys and girls. These slips were filled in and kept on file to be used when requests came to us. Hardly a week passed but several requests from the student body and employers were handled and continued so until the close of school.

"It is gratifying to note that in no case has a student failed to measure up to what was expected of him. Only two students have failed to remain. One a boy, as switchboard operator, whose hours were too long and who secured another position paying more money with shorter hours, and a girl living in the eastern section of the city who gave up her work because of the great distance she traveled morning and evening.

"These requests cover such occupations as sewing, dressmaking, clerk, errand boy, porter, furnace man, boy to do chores, cook, pantry maid, etc. One girl was given work as a cook to prepare breakfast and dinner for a woman worker in the Patent Office. Through this person two other girls obtained employment of like character before and after school.

"Seven students have been found here who are absolutely dependent upon their own efforts. Four are boys, three girls. Needless to say we are giving them every encouragement. A survey of all pupils who were out of school was made at the end of the first semester. The aim being to return as many students as possible to school. Illness was the reason assigned in the majority of cases. Work was next in number, and other reasons, such as removal from the city, etc., rounded out the total. We deem this a good feature and will incorporate it in our program for next year.

"This committee also sent out a 'Vocational guidance query' to the graded schools. The response was fairly good and the answers to queries very enlightening to teachers of new students. This we plan to incorporate in our work for next year. These reports are on file for the use of the committee only.

"Some thought should also be given another year to the question of age, hours, etc., of a child employed, as well as to the boy who remains out of school

looking for a job with the knowledge and consent of the parent. While many of these students work only three or four hours daily, others are doing men's work, with long hours for small pay. The appended list will show just what we mean.

WITHDRAWAL.

	Boys.	Girls.	Total
Illness, personal or that of parent.....	4	12	16
To work.....	17	6	23
No reason given (request made).....	0	10	10
Removed from city.....	0	2	2
Suspension for cause.....	2	0	2
Lack of disciplinary methods at home.....	1	0	1
Married.....	0	2	2
Parents' initiative.....	1	0	1

“ Work includes such occupations, jobs, etc., as garage helper, porter, proprietor of printing shop, elevator boy, caddy, etc., for boys, and nurse, house-worker, clerk, seamstress for girls.

“ Then the matter of pupils still in school employed after school hours :

	Hours.	Number.		Hours.	Number.
Boys:			Boys—Continued.		
Bowling alley.....	3 to 9	5	Operator, switchboard.....	6 to 10	2
Bakery, helper.....	3	2	Violinist, Sundays only.....	1	1
Ball park, fruit stand.....	3	1	Miscellaneous.....		7
Bellman.....	7	1	Total.....		61
Clerk, grocery.....	5	1			
Café, bus work.....	5	1	Girls:		
Driver.....	3	4	Domestic.....	3 to 7	13
Errand boy.....	2 to 5	10	Nurse.....	2 to 8	2
Elevator boy.....	3 to 10	7	Sewing.....	3 to 5	4
Helper, grocery, delivery,			Waiting.....	3 to 5	7
ice man, etc.....	2 to 7	4	Miscellaneous.....		2
Market, gardening.....	3 to 6	2	Total.....		28
Messenger.....	3	5			
Porter.....	2 to 6	3			
Newsboy.....	1 to 3	5			

“ The salaries or wages for these various jobs are in keeping. Errand boys working three hours daily receive from \$1.50 to \$3; domestic, four hours daily, from \$1 to \$3; bellman, elevator boys, whose hours are long, are paid from \$10 to \$40 monthly; a nurse girl receives \$1.50 weekly for three hours' work daily.

“ Many of our students work eight hours or more after school. This is a violation of the law and will receive due attention next year.

“ In conclusion I would say that the work has been interesting and, we believe, helpful, and we look forward to next year with great interest. May we thank you for every courtesy shown.

“Very truly, yours,

“ B. C. DODSON, *Chairman.*”

In the last analysis, however, whether the technical high-school plan succeeds depends upon our teachers. The first and chief essential is the teacher. The teacher should have thorough preparation in subject matter. According to the law and in keeping with the best judgment of modern educators a course in an accredited college or university or its equivalent is necessary to meet the needs of one who would succeed in high-school work. With due credit for their splendid attitude and their years of experience, we are nevertheless of the opinion that too many of our teachers are burdened with only such prepa-

ration as a high school or normal school itself gives. Now, the trouble with such a teacher is that he will be inclined to teach just as he was taught and just what he was taught. His outlook is too narrow. Whereas the college graduate and he who frequently takes advantage of summer courses at college have gained through years of contact and study a larger mental vision and experience. They bring to their work a critical estimate of their former teachers and their methods. Moreover, he who would be progressive in this work, whether college graduate or not, must be a constant and persistent student. Continual growth is the key to his success.

With this thought in mind we have consistently encouraged our teachers to make annual pilgrimage during the summer months to the great universities and trade schools which offer in so large a degree opportunity for the quickening influences which come from study and the students' atmosphere, where they might get more closely in touch with modern educational theory and practice in relation to the present readjustment in educational thought and aims, ideals and methods. In this connection we are happy to report that last summer our faculty responded admirably to this idea. Four of our teachers of English, two of domestic science, two of domestic art, one of modern language, one of science, pursued summer courses, and two others spent the summer months at their trades. If we but continue where we have begun, the outlook is indeed hopeful.

This report would not be complete without some mention of Armstrong's great need for more adequate accommodations in shops and classrooms. Our prior reports carry the strongest language in which we can state the situation: "Armstrong has no lunch room. Armstrong has no study halls. Armstrong has no adequate provision for domestic science instruction. Armstrong needs a suite of rooms for physics, a suite for chemistry, a suite for biology, a suite for domestic science, a suite for mechanical drawing, a suite for domestic art."

The appropriation bill for 1916-17 was reported to the House of Representatives with a provision carrying some thirty-odd thousands of dollars for the purchase of sufficient ground immediately in the rear of our present site and facing O Street, whereon we might later construct an annex to contain shops and laboratories according to plans and specifications submitted to your office under date of June 16, 1915. We regret to report that this provision was stricken from the bill in the House and unless it is replaced by the Senate no immediate relief is in sight. We therefore earnestly recommend that you try to prevail upon the authorities to insist that the bill on its passage carries the provision hereinbefore outlined.

Finally, expressing to you and to Assistant Superintendent R. C. Bruce our deep sense of obligation for your many courtesies and helpful suggestions during the year, we have the honor to be,

Very respectfully,

G. C. WILKINSON,
Principal.

SUPERINTENDENT OF SCHOOLS.

REPORT OF PRINCIPAL OF THE O STREET VOCATIONAL SCHOOL.

JUNE 30, 1916.

SIR: This, the third year of O Street Vocational School, has been marked with progress and work—progress in a better appreciation of the needs of individual students, and work from the standpoint of a better appreciation on the part of students of the value of being employed.

IMPROVEMENT IN CALIBER OF STUDENTS.

Perhaps no feature of the school this year was more marked than the improvement in the caliber of students enrolled during the year. Previously pupils of questionable ability and promise were sent to the school, much to their own detriment and to that of the school. With a better understanding among elementary-school teachers of the meaning of a vocational school, and with a strict examination of pupils and their reports as they enter, a type of student which will prove the value of the work by diligent trade pursuit after graduation has been taken into the school.

The estimate of the abilities of some students for trade work can be gained from the case of one principal. This principal sent a student to the school for enrollment with a report showing a uniform mark of "fair" and "deficient" in subjects fundamental to the needs of all pupils entering upon a vocation. It did not occur to this teacher, however, that "it requires just as high a type of mind to be an efficient mechanic in a community as it does to be an efficient school-teacher."

And so, by a wise process of acceptance and rejection and a better understanding, the school has been able to select those who, by diligent application to studies and a love for work, will make for themselves and for the school the standard which trade work deserves.

This process has also resulted in a marked decrease in the number of withdrawals from school. Pupils come to O Street for a purpose and remain until that purpose is consummated.

ACADEMIC WORK.

The school was fortunate this year in receiving a teacher specially equipped for the academic work. This was a long step forward in paving the way for better-equipped tradespeople. In fact, a successful man or woman is impossible in this age of competition without sound training in the academic branches allied to the trades. The classes have been heavy and the work interesting. Business arithmetic, English composition, forms, and accounts have formed the basis of this work.

I beg to recommend that a teacher of drawing be assigned permanently to the school next year, in order that a more thoroughgoing training might be given to the girls in design and to the boys in mechanical drawing and design.

ATTENDANCE AND PART-TIME PLAN.

Attendance is a question which has given all of us some concern this year. Pupils in this school (the majority of them) are enrolled because, on account of economic stress at home, they are anxious to acquire a knowledge which will relieve this stress and make them self-supporting, and they find a trade school the means to this end.

Thus it is that a sort of part-time system has been established, making it possible for a youth to work outside for a few hours or days, here and there, at such times as he is required to "make a little money" to keep himself going in school. He is urged, of course, to pursue the same sort of work, under supervision, outside of the school as he is pursuing inside of the school. In the larger cities this is done, and the shop pays the student for his services. The supervision in our case is usually the classroom or trade teacher.

SOME OF THE RESULTS OBTAINED.

Much outside work and inside work for the schools has been done by the students of O Street.

The carpentry class completed a rifle range at the Business High School, Ninth Street and Rhode Island Avenue, and an oak drawing stand for the office of finance and accounting at school headquarters.

We were happy this year to be able to save the schools approximately \$90 on two triple swinging mirrors for the dressmaking department of the school. On bids from local dealers these mirrors would have cost approximately \$70 each. The glass, which is 1-inch bevel, cheval, with a 10-year guaranty on the silvering, is the only part of them which was not made in the school. This, I predict, is not an impossibility in the vocational schools a few years from now. Anything that can be made should find a place in the curriculum of a vocational school. The mirrors are made of solid oak, with a broad standing base. The lines are designed with a view to artistic finish.

The print shop has been kept busy doing work for the parent-teacher association meetings, playground entertainments, plays, and festivals by the public schools.

The girls have not been outdone. In preparation for the Shakespeare pageant the girls put aside their graduation dresses and made their share (140) of the garments. In order to build up a trade on the outside, they have been doing work for customers as a practical demonstration of what they can do.

THE O STREET BULLETIN AND NEWSPAPERS.

Perhaps it would not be amiss to mention here the success with which The O Street Bulletin, official organ of the school, has been managed this year. At the very outset a trustworthy and devoted editorial staff was elected, with a good business manager. The result was that the "copy" was always in the hands of the boys in the print shop of the school on time, and consequently in subscribers' hands on time.

The staff has sought to make the paper a little different from the average school journal. Not over frivolous and with sufficient wit to relieve the otherwise serious news of its columns the O Street Bulletin has been a means of letting the people know just what the school is doing for its students and for the community.

We are fast coming to realize the advantages of newspapers in educational work. Without the cooperation of a clean press and the undivided support which its columns give to an organization it can not hope to win the ready confidence and attention of a searching-after-knowledge public. There are more people reading to-day than ever before in the history of the world. It is natural for a public to be influenced by the comments of a clean and widely circulated paper. The confidence which such a press instills serves as an influence for the public weal.

The same relation which exists between an organization and the public press exists also between the little school paper and the public. The news which the school paper carries should be such as to win the confidence of its readers and by wise business management to turn this confidence into a wide circulation. Its columns should let the people on the outside of the school, who never have the opportunity to see inside, know just what the school stands for. And a school paper is one of the best ways of letting this be known.

JENNIE HILL CORNELL.

Death invaded the ranks of the teaching staff at O Street this year and took from us one of its most untiring and faithful workers, Jennie Hill Cornell. Splendid in spirit, cooperative in duty, efficient in class management, Miss Cornell was devoted to her work and to her class at the school. Youthful, cheerful, and willing her career in the schools was a promising one, and although it has been cut short here it can continue in the blessed beyond where all is peace.

THE TEACHING SPIRIT.

I would not do justice to the work of the school this year without a word concerning the splendid spirit which has animated the teaching corps of the school. This spirit, this willingness to receive suggestions and to carry them out to the best of one's abilities, have meant much to me and to the work.

To all school officials it gives me pleasure to extend my many thanks for their encouraging advice and helpful criticisms.

Very respectfully,

J. M. SAUNDERS, *Principal.*

To the SUPERINTENDENT OF SCHOOLS.



64TH CONGRESS }
2d Session

HOUSE OF REPRESENTATIVES

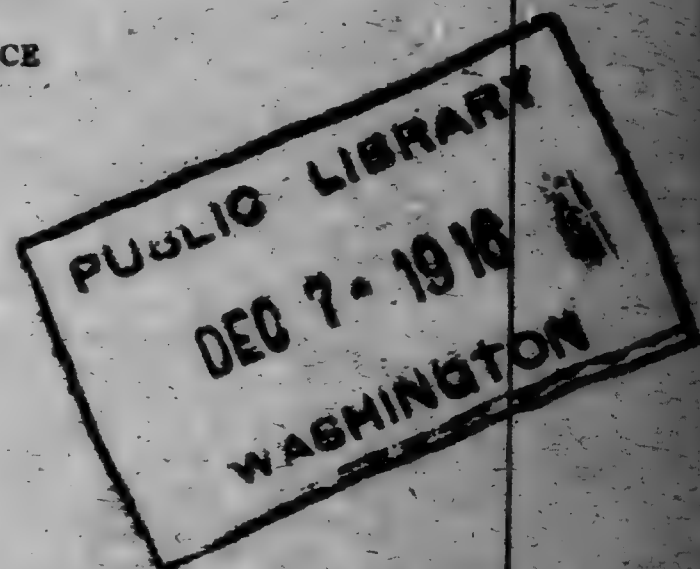
{ DOCUMENT
No. 1503

ANNUAL REPORT OF THE
COMMISSIONERS OF THE
DISTRICT OF COLUMBIA
YEAR ENDED JUNE 30, 1916

Vol. V
REPORT OF THE DEPARTMENT
OF INSURANCE

BUSINESS OF 1915

CHARLES F. NESBIT
SUPERINTENDENT OF INSURANCE
WASHINGTON, D. C.



WASHINGTON
1916

64TH CONGRESS }
2d Session }

HOUSE OF REPRESENTATIVES

{ DOCUMENT
{ No. 1503

ANNUAL REPORT OF THE
COMMISSIONERS OF THE
DISTRICT OF COLUMBIA
YEAR ENDED JUNE 30, 1916

Vol. V
REPORT OF THE DEPARTMENT
OF INSURANCE

BUSINESS OF 1915

CHARLES F. NESBIT
SUPERINTENDENT OF INSURANCE
WASHINGTON, D. C.



WASHINGTON
1916



CONTENTS.

	Page.
Report of superintendent of insurance for year ending December 31, 1915.....	5
Premiums received, losses paid, and insurance written in District of Columbia.	35
Schedule of licenses issued to companies.....	34
Schedule of companies and associations admitted in 1915.....	35
Schedule of companies and associations that withdrew or reinsured.....	36
Schedule of taxes and fees paid in 1915 in detail.....	50
Financial condition of companies, associations, etc., transacting business in the District of Columbia.....	54
Comparative tables, life insurance companies.....	59
Table A—Assets.....	60
Table B—Liabilities.....	62
Table C—Income.....	64
Table D—Disbursements.....	66
Table E—Number and amount of policies issued and terminated, etc.....	68
Table F—Business transacted in the District of Columbia in 1915.....	72
Abstract from annual statement of life insurance company.....	77
Comparative tables, health, accident, and life insurance associations.....	83
Table G—Assets and liabilities.....	85
Table H—Income and disbursements.....	86
Table I—Number and amounts of policies issued and terminated, etc.....	87
Table J—Business transacted in the District of Columbia in 1915.....	88
Abstracts from annual statements of health, accident, and life insurance associations.....	89
Comparative tables, fraternal beneficial associations.....	105
Table K—Assets and liabilities.....	107
Table L—Income and disbursements.....	108
Table M—Number and amount of policies issued and terminated, etc.....	109
Table N—Business transacted in the District of Columbia in 1915.....	111
Abstracts from annual statements of fraternal beneficial associations.....	115
Comparative tables, miscellaneous insurance companies.....	133
Table O—Capital, assets, liabilities, surplus, income, disbursements, and business in the District of Columbia in 1915.....	134
Abstracts from annual statements of miscellaneous insurance companies.....	139
Comparative tables, local fire insurance companies.....	145
Table A—Assets.....	146
Table B—Liabilities.....	146
Table C—Income.....	147
Table D—Expenditures.....	148
Table E—Risks in force, risks written, premiums thereon, etc.....	148
Table F—Business transacted in the District of Columbia in 1915.....	150
Abstracts from annual statements of local fire insurance companies.....	151
Comparative tables, domestic fire insurance companies.....	173
Table A—Assets.....	174
Table B—Liabilities.....	178
Table C—Income.....	182
Table D—Expenditures.....	186
Table E—Risks in force, risks written, and premiums thereon, etc.....	190
Table F—Business transacted in the District of Columbia in 1915.....	198
Comparative tables, foreign fire insurance companies.....	201
Table A—Assets.....	202
Table B—Liabilities.....	204
Table C—Income.....	206
Table D—Expenditures.....	209
Table E—Risks in force, risks written, and premiums thereon, etc.....	212
Table F—Business transacted in the District of Columbia in 1915.....	218



REPORT OF SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
Washington, D. C., August 1, 1916.

GENTLEMEN: I submit herewith the report of the department of insurance for the calendar year 1915, my second as superintendent.

A total of 254 companies and associations were licensed to write insurance in the District during the year. They collected total premiums of \$7,560,515.39 and paid total losses amounting to \$3,194,853.05.

The people of the District of Columbia are well insured. They carry more life insurance per capita than the people of any State or Territory in the Union—an average of \$380 for every man, woman, and child in the District.

The total number of life insurance policies alone, including industrials, is 361,525, a number nearly equal to the number of residents in the District.

The people of Washington pay more in insurance premiums annually than they do in taxes. But our insurance is simply a part of the great insurance business of the country, and the insurance problems which confront us here are practically the same as those which are demanding attention in other States. In order that the problems pressing for solution here, as elsewhere, may be solved they must be first clearly and generally understood. In the hope of helping toward that understanding, I venture some observation on the extent, character, and history of insurance, especially in relation to its official supervision by the state.

Most of the literature on insurance is technical. It is mostly written by men in the business for men in the business, and is restricted in viewpoint, giving little attention to the broader social aspects of the business. For this reason insurance literature is of slight interest to the general public. Supervising officials, however, should study insurance from the public standpoint and study primarily its social and economic aspect.

The extent of insurance in the United States is amazing. There are over 40,000,000 policies in what are called old-line or legal-reserve life companies, which insure the lives of policyholders for more than \$22,000,000,000.

There are over 7,000,000 certificates in the fraternal associations, carrying death benefits of nearly \$9,000,000,000. Stipulated premium companies and business associations will carry the total life risks on the people of the United States to quite \$33,000,000,000. This amount is equal to one-sixth of the entire estimated wealth of the country, and is more than 50 per cent greater than the entire estimated wealth of the United States in 1860. The amount of life insurance carried by the people of the United States is twice as great as that reported in the whole of Europe, including Great Britain, together with China and Japan.

The fire insurance written by the larger United States and foreign stock companies totals \$58,000,000,000 insurance in force in addition to which mutuals, manufacturers' mutuals, and Lloyds' carry an amount which easily brings the total fire risks carried to in excess of \$60,000,000,000, or an amount equal to about one-third of our estimated national wealth.

It is safe to put the life premiums paid, during 1915 in the United States, at \$850,000,000, and the fire premiums paid at \$600,000,000. The relative importance of life and fire to other forms of insurance is seen from the fact that the total premiums paid for burglary, credit, fidelity and surety, health, liability, plate glass, steam boiler, sprinkler, and personal accident, all combined, hardly exceed \$125,000,000.

From these figures we gather an idea of the importance of insurance, which is increased by a consideration of it as an essential factor in our scheme of life. Each premium paid is a tiny strand in the great fabric of insurance which covers this land from end to end with its ægis of protection against misfortune.

In this vast insurance system America makes the greatest voluntary cooperative effort to rob fire, accident, flood, tornado, hail, sickness, and even death of their terror which mankind has ever made in one nation and at one time.

The broadest and most comprehensive definition of insurance shows its social character:

Insurance is a provision made by a group of persons, each, singly in danger of some loss, the incidence of which can not be foreseen, that when such loss shall occur to any of them it shall be distributed over the whole group. Its essential elements are foresight and cooperation; the former the special distinction of civilized man, the latter the means of social progress.

Insurance has firmly established itself in the social order. It is an integral and indispensable element of all modern business enterprise and it has a social and economic function of great importance.

Before discussing some of the wider aspects of insurance in their relation to the problems of State supervision, and in order that the problems of to-day may be better understood, a brief survey of the history of insurance is necessary.

Insurance, as we know it to-day, is preeminently a modern institution. Some two centuries ago it had begun to influence trade but the mass of civilized men had no conception of its meaning.

Its general application and acceptance began with the first half of the nineteenth century and its commercial and social importance has multiplied a hundredfold within living memory.

It has done more than all gifts of impulsive charity to establish a sense of human brotherhood and a common interest. It has done more than all repressive legislation to destroy the gambling spirit. But although insurance, as we know it, is a product of the modern world, to discover its beginning we must go back to the earliest stages of recorded history. The development of insurance is not a matter for definite dates. It is a slow growth like all social institutions. But in its long history two great periods may be discerned.

First, the period of experimentation, and second, that of scientific exactness. During this first period whenever we find a developed society we find men trying a variety of expedients for meeting the difficulties which insurance attempts to overcome. They were groping more or less blindly toward what we now know as insurance.

There is no date that can be set down as marking the beginning of insurance but the student of economic history can have little doubt that a primitive form of marine insurance existed in the earliest commercial States of the Mediterranean, in Phœnicia, Carthage, Greece, and her colonies. One thousand years before Christ the Rhodian sea law, of which part of the original text is preserved and made accessible in the great work of Ashburner, laid down the fundamental principle of contribution which underlies all insurance. The Rhodian sea law is found in the Justinian Code (A. D. 533). This law was first quoted in an American admiralty decision in 1795, in the case of *Thompson, Jacobsen, and others v. The ship Catherina*, and thus made to apply as a ruling principle in American admiralty law, which may be said to govern the construction of all marine contracts.

The same practices of marine insurance found in Phœnicia, Carthage, and Greece seem to have prevailed in the Roman Empire, and it was in Rome that we find the earliest beginnings of life insurance. Two main developments in this connection are to be noticed; first were the "Latin Collegia," and second, the practice of purchasing annuities. The collegium had features like those of a modern burial society. It was a society receiving regular payments from its members for the purpose of providing an elaborate ceremonial burial.

The purchase of annuities was developed during the early days of the Empire because of certain changes in the laws of inheritance. In the early period of this practice the amount of the payments were obtained by guesswork, but later several attempts were made to construct mortality tables. The most notable of these were the tables of Ulpian, a Roman jurist (A. D. 364). This is the first known measure of life annuity values graduated with reference to age. Ulpian was a great lawyer and an eminent contributor to the Justinian Code. In this code were incorporated chapters dealing with annuities. It is not known where the information for these tables was obtained but their agreement with the results of modern research is surprising and these tables were the most accurate and useful in existence until the close of the seventeenth century.

With the downfall of Rome and the isolation of the eastern Empire a great deal of what had been done in insurance as well as along many other lines of human endeavor was lost. Medieval Europe went through practically the same course of development that the ancient world exhibited. The practice of marine loans developed among the commercial and maritime states of Europe at a very early date, governed, as has been noticed, largely by the Rhodian sea law.

Marine insurance during the early part of the sixteenth century attained to such proportions that a more or less drastic form of government regulation of insurance practices became necessary.

Its importance is evidenced by the increasing consideration it received from writers on commercial law and practice. The most notable instance of this is the great work of Malynes, published in 1622, *The Lex Mercatoria*. This was a codification and commentary on the body of commercial law and practice which had developed during the Middle Ages, known as the Law Merchant. Malynes discussed insurance at some length, clearly recognizing its economic importance.

Marine insurance had its origin in Italy, particularly Lombardy and Florence. Through Italian merchants and navigators the practice of insurance was carried to England, the Low Countries, and northern Germany.

The earliest existing insurance contract in England bears the date of 1547, a large portion of which is in the Italian language. We see in medieval Europe the priority in development of marine insurance. This is natural. Insurance was born out of the mystery of the sea and the romance of early commerce.

It is notable that Shakespeare puts into the mouths of his characters in *The Merchant of Venice* an expression of the psychology which gave birth to marine insurance and through it to other forms of insurance.

SALARINO (talking with "The Merchant of Venice"):

Your mind is tossing on the ocean;
There, where your argosies with portly sail,
Like signiors and rich burghers of the flood,
Or, as it were, the pageants of the sea,
Do overpeer the petty traffickers,
That curtsy to them, do them reverence,
As they fly by them with their woven wings.

SALANIO.

Believe me, sir, had I such venture forth,
The better part of my affections would
Be with my hopes abroad. I should be still
Plucking the grass, to know where sits the wind,
Peering in maps for ports and piers and roads;
And every object that might make me fear
Misfortune to my ventures, out of doubt
Would make me sad.

SALARINO.

My wind cooling my broth
Would blow me to an ague, when I thought
What harm a wind too great might do at sea.
I should not see the sandy hour-glass run,
But I should think of shallows and of flats,
And see my wealthy *Andrew* dock'd in sand,
Vailing her high-top lower than her ribs
To kiss her burial. Should I go to church
And see the holy edifice of stone,
And not bethink me straight of dangerous rocks,
Which touching but my gentle vessel's side,
Would scatter all her spices on the stream,
Enrobe the roaring waters with my silks,
And, in a word, but even now worth this,
And now worth nothing? Shall I have the thought
To think on this, and shall I lack the thought
That such a thing bechanced would make me sad?

This was always the state of mind of the merchant whose ships sailed out into the unknown sea or to the distant parts when there was no telegraph, no organized mail system, in fact no communication, and for weeks a man never knew whether his ship was coming back to port or had already gone to the bottom.

Under these conditions men were willing to pay their captains a large percentage of the total cargo if they were guaranteed the safe return of the ship.

Marine insurance development in England centers about the institution known as Lloyds'. The story of Lloyds' old coffee house, where ship captains and owners and those interested in commercial ventures were wont to meet, has become one of the most familiar

of all in the history of the business. The very word "underwriter," since applied to all engaged in the insurance business, originated here from the custom of each insurer signing his name beneath the contract, giving the name of the vessel, the value insured, and the premium to be paid.

Lombard Street, to which Lloyds' was moved in 1692 from Tower Street, derived its name from the Italians who lived there. They came largely from Lombardy and Italians were, in those days in London, called Lombards. The history of Lloyds' is, in large measure, the history of marine insurance.

The laws of Oleron and Wisbuy (A. D. 1266) provided for a compulsory sickness provision for mariners. Oleron is a small island off the coast of France. The laws of Oleron were first published in 1542, but they apparently date back to an early part of the thirteenth century. They established the principle of care and protection of seamen in sickness and distress. It was following the provision of this law, the Hanseatic laws and the sea laws of the Low Countries, which established compulsory sickness provision for seamen as the universal rule of maritime nations, and acting upon this principle the United States Congress in 1798 established the United States Marine Hospital Service on the basis of compulsory deduction from seamen's wages.

The purchase of annuities seems to have been practiced in the fourteenth and fifteenth centuries. But the distinctively new development in life insurance, contributed by the Middle Ages, was the insurance feature of the guilds. The origin of guilds is uncertain, but their principal functions were to regulate the industrial and commercial practices of their members and to protect them from the interference or oppression of the nobility. They soon developed the idea of various benefit payments. At first these were confined to the payment of the fines of members. The laws regulating industrial practices, toward the end of the feudal régime, were very minute and restrictive. The slightest infringement was always punishable by fine, so that the payment of these fines became an important matter to medieval tradesmen. Later, as a natural development, the idea of paying sums to widows and children of members on their death was instituted.

But there were two great obstacles to the development of life insurance in Europe in the Middle Ages.

First was the widespread prejudice against "putting a premium on murder," as life insurance was then called, and in that violent and turbulent time such a view was not unjustified. There was little doubt that a great many beneficiaries would not have hesitated at all to kill or bring about the death of the insured. The history of the House of Borgia well illustrates the moral standards that were then all too prevalent.

The second obstacle was the uncertainty of life; war, violence, pestilence, famine, and general social disorder made life a lottery. Moreover, the spirit of cooperation, which is the essential feature of insurance, was weak. This spirit of cooperation grows with the development of social order and stable government. Again, there were no records of any statistical value, resulting from this lack of social order, so that the scientific basis for the establishment of life insurance was wanting.

We find insurance development following social, political, and economic changes, which one by one removed these obstacles and brought about more favorable conditions.

The transition in insurance from the period of experimentation to the period of scientific exactness took place in England, and it is significant to note that here, earlier than anywhere else in Europe, security of life and property was developed. This, together with increasing intelligence and more accurate records, gave the conditions essential to modern insurance.

Among the first steps toward a definite basis for life insurance we may note the publication of the London Mortality Bills in 1593. The publication of these bills was not due to any interest in mortality statistics as such, but they were issued to reassure the citizens of London that the danger from the plague had decreased. At that time there was considerable anxiety felt as to the possibility of a recurrence of the great plague which had swept Europe during the Middle Ages. These London Mortality Bills showed the causes of the deaths in London for the purpose of proving that deaths from plague were practically negligible. These bills have been published continuously since the year 1603. The first man to see the value of this information was a certain John Graunt, of London. In 1661 he published his *Natural and Political Observations on the Bills of Mortality*. This work indicated some appreciation of the proper method of dealing with these facts and contained some crude tables. With the development of mathematical science and the increase of statistical information, the problems of mortality statistics began to attract increasing interest in scientific circles. The most important result of this was the work of the famous mathematician and astronomer, Dr. Edmund Halley. Among other distinctions his discovery of Halley's comet is the one giving him the greatest popular fame. In 1693 he submitted to the Royal Society a study of *The Degrees of Mortality of Mankind*. This study contained tables, much in the form in which they are prepared to-day, showing expectancy of life for various ages. Dr. Halley had great difficulty in securing statistics that were of any value, as at that time the English parish records did not contain the ages at death, and these were indispensable to the preparation of the tables. Dr. Halley made a long and arduous search for records containing this information. He finally found such facts in the records of the city of Breslau in Silesia and from these he prepared the Breslau Tables. He succeeded in obtaining the registers for five years—6,193 births and 5,869 deaths. Arranging the results in three parallel columns, showing in successive lines the age, the number living at that age, and the number of deaths during the year, he formed the first mortality table. The arrangement was itself a discovery, exhibiting at a glance the essential data for valuing life risks and suggesting a solution for problems which had puzzled the ablest students.

His work, however, attracted little attention outside of scientific circles, and it was nearly a hundred years before these and similar calculations were utilized in the insurance business. In Holland John De Witt, grand pensionary of Holland and one of the foremost statesmen of the period, published his *Observations on Life Annuities*. Translated by Robert Gibbons Barnwell, United States consul in

Amsterdam in 1856, and published in New York in that year, the treatise by De Witt laid emphasis on the importance of strict conformity to the law of mortality in the calculations of premiums for insurance and the required consideration in life-insurance finance of the principles of compound interest. De Witt was followed by other eminent Hollanders, who contributed much toward the theory of life contingencies. The date of this development in Holland was approximately 1671.

The importance of this early recognition of the foundation principles of life insurance can not be emphasized too strongly, and it will be found to have a significant bearing on certain pressing modern insurance problems.

The first insurance organization, in any modern sense, which we can point to is the English Amicable Society, organized in 1706, although the Friendly Societies had been organized earlier.

All of these were a direct outgrowth of the insurance features of the medieval guilds which have already been discussed. The guilds were suppressed under Henry VIII, but the main elements of their insurance features were preserved in such societies as the Amicable. This society and many others like it, which developed about this time, were mutual organizations, paying sickness and death benefits.

A mathematician named Simpson, about the year 1742, applied the theory of probabilities, which is the basis of modern actuarial science, to the experience accumulated in the London Mortality Bills, but the insurance business was not firmly established on a scientific basis until the year 1762. In that year the Equitable Assurance Co. was organized. Some years later, in 1780, they employed Dr. Richard Price to prepare for them a set of mortality tables showing the expectancy of life at various ages. He used the parish records of Northampton and produced the Northampton Mortality Tables, which were used for a long time in England and in this country until as late as 1837.

From this time on insurance enters its modern period of development. Several companies, similar to the Equitable, were organized in London. The business of life insurance became firmly established in England and has developed steadily, although it has never there attained the development it has in the United States. So the transition from the period of experimentation to that of scientific exactness was achieved in England.

There are records, as early as 1635, indicating attempts to provide indemnity from loss by fire in London, but they assumed no definite practicable shape.

The great London fire of 1666 is the date we may definitely set as the beginning of a system of fire insurance in the modern world.

This fire commenced September 2, 1666, and lasted five days; 13,200 houses were destroyed.

Evelyn says that after this fire he saw "many without a rag or any necessary utensils who, from delicateness, riches, and easy accommodations in stately and well-furnished houses, were now reduced to extremest misery and poverty." Two hundred thousand people are said to have suffered loss directly by this great fire.

Following this fire, in 1667, Nicholas Barbon, a son of the noted "Praise God" Barebones of the Cromwellian Parliament, a builder,

opened an office to insure buildings against the ravages of fire. In 1680 he with others formed a partnership for the purpose called the Fire Office.

The city council of London undertook insurance against fire in 1681, but because of great opposition from the Fire Office of Barbon, and because of attacks through the courts questioning the power of the city to do such a business, this scheme was abandoned in 1683.

All the concerns engaging in fire insurance up to 1706 only insured dwellings or buildings. In 1706 an underwriter from Lloyds's coffee house undertook to insure stocks of goods. In 1710 he founded the Sun Fire Office, which is still doing business.

With this general outline of the historical development of insurance in Europe as a basis we can consider in more detail its development in the United States.

In its main outline the history of insurance in this country has duplicated that of Europe, but I think we can distinguish principally six periods:

First. The period of origins, ending about 1820.

Second. The period of commercial development of fire insurance, from about 1820 to 1835.

Third. The development of life and fire business, characterized by the mutual type of organization, from 1835 to 1870.

Fourth. The period of 10 years from 1870 to 1880; a period of collapse marked by many failures and the disclosure of scandalous mismanagement.

Fifth. From 1880 until 1905 we find a period of expansion and growth marked by scientific, technical development and extension of business organization.

Sixth. From 1905 until the present time we have a period of minute State regulation and supervision, which was inaugurated by the investigation of the big New York companies in 1905.

As has been indicated there was no real business of insurance in this country until about 1820, but the early attempts of various kinds are an interesting subject for investigation. It is a noteworthy circumstance that practically all of these early attempts at organized mutual assistance were in the city of Philadelphia, the "City of Brotherly Love." The first fire insurance company was organized by Benjamin Franklin in 1752; its business was strictly local, and it was called The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire. It was organized somewhat on a mutual plan. Each policy was for seven years, and each member deposited with the company a sum of money proportionate to the amount of his insurance at the beginning of the period. This money and the interest which it accumulated belonged to the company, and constituted the funds out of which losses and expenses were paid. Each member was further liable for an amount equal to half of his original deposit, but no annual premium was required.

It was in Philadelphia that we find the earliest record of an insurance war. In 1783 a house which had been insured in Franklin's company caught fire from a shade tree which stood in front of the house and burned to the ground. The company refused to pay the loss, and refused thereafter to insure any house surrounded by shade trees. So under the natural workings of the law of competition a new company was organized in 1784 to insure houses surrounded by shade trees.

Its official emblem was the "green tree," and a considerable rivalry existed between these two companies for a number of years. This idea of local fire insurance companies grew in the coast cities, and by

1800 there were 19 such companies doing business in the United States.

The earliest life insurance organization was the Presbyterian Ministers' Fund, established in the city of Philadelphia in 1759. This was followed in 1769 by the establishment of the Corporation for the Help of Widows and Children of Clergymen in the Communion of the Church of England in America. These were both projects for the payment of annuities.

The first company organized for doing marine insurance business was the Insurance Co. of North America, organized in Philadelphia in 1794. Most of the marine business and a great deal of the fire business during this time was done by London companies, Lloyds's and the Phoenix Co. largely.

The war of 1812 gave the first stimulus to the development of extensive insurance business in this country. The prejudice against everything English which naturally developed at that time led to the exclusion of foreign insurance companies. This was done first by the State of New York, and soon followed by several other States. The next step, which was really the outgrowth of this, was the development of the first national insurance organization, or agency system, by the Aetna of Hartford in the year 1819. Before this time, as we have noticed, all of the fire insurance business had been local, but the organizers of the Aetna worked out the idea of a national insurance company, and developed it very successfully. The Hartford company, which had been organized somewhat earlier, at once took up the idea. These two companies developed national insurance organizations with considerable success, and from about 1820 on this led to a steady growth of fire insurance companies.

About 1830 the success of these companies led to the organization of a number of life insurance companies. All of these organizations were joint stock companies and operated on a very unscientific plan. The worst feature of their management was the inadequacy of the surplus that they carried. The difference between annual income and annual loss, most of which should have gone into the surplus, was foolishly expended in extravagance and unreasonably large dividends. It is stated that stockholders in some of these companies received back the amount they had invested in the stock in dividends every four years.

The profit in the fire insurance business encouraged an increase in the number of companies, but the whole system was unsound and it wanted only a big loss to cause the whole system to collapse. That was just what did occur in the great fire of December 16, 1835, which I think a student of American insurance history can not but regard as one of its most significant events. This fire began late in the afternoon of December 16, and by December 17 had destroyed practically the whole of lower New York from Wall Street down. There was a loss of \$15,000,000. Considering the size of the city at that time, this was very serious.

The fire insurance companies were utterly unable to pay the losses. Twenty-three insurance companies in New York were wiped out and there were a number of failures all through the country. This gave a startling revelation of the unsoundness of the existing insurance business. This great fire had two very important consequences. First was that it led to serious study of means of fire pre-

vention and the improvement of those means through the efforts of the fire companies. It was due to this fire more than to any other one thing that steam fire engines and paid city fire departments were instituted in this country. The fire insurance companies of New York had a steam fire engine built for them in 1840, and from the widespread agitation paid fire departments were secured in a number of the larger cities. The first of these was organized in New York City in 1839. Another change was wrought by the fire underwriters by means of preferential rates according to the combustible character of buildings.

The second consequence of this fire was a change in the form of organization of fire insurance companies in this country. Previous to 1835 the joint stock companies had enjoyed the highest degree of public confidence. Trust funds were invested in their stock and they were generally regarded as thoroughly sound, but so complete was the failure to meet the losses of the fire of 1835 that a severe reaction against them set in. This led to the organization of a great number of mutual companies. Twenty-five mutual fire insurance companies were organized in 1836. The idea spread rapidly over the whole country. Little attention was paid to the organization of finances of these companies, just so they were mutual they were considered to be all right. As a natural result the system grew so rapidly that it was unsound. Many of the companies were pure swindling schemes, but this system, unsound though it was, managed to maintain itself for about 20 years. Probably the most important effect of this change in the organization of the fire companies was its effect on life companies. In that field it led to the introduction of the mutual form of organization and there it has met with its greatest success.

In the period from 1840 to 1847 six big mutual companies were organized and it is these that have made this form of organization so successful in the life insurance business. They were the Mutual Insurance Co. of New York, the New England Mutual, the Nautilus, the State Mutual Life of Worcester, the Mutual Benefit Life Insurance Co. of Newark (N. J.), and the Connecticut Mutual. So it is from about the year 1850 that the extensive development of life insurance dates. By this time all of these companies were established on a sound basis and were doing business all over the country.

The mutual fire insurance companies, so many of which had been organized right after the great fire of 1835, collapsed about this time. It was the failure of the mutual fire insurance companies which first brought the attention of State legislators to the matter of State control, and in 1855 the first State department of insurance was instituted in the State of Massachusetts. This movement, however, did not communicate itself rapidly to many other States and did not become of national importance until about 1870. But the foundation for the whole business of State supervision was laid in the work of the Massachusetts department under the direction of that most remarkable man, Elizur Wright. Previous to this time, in accord with the general laissez faire policy of the Government, all regulation of insurance had been perfunctory and no attempt had been made to undertake a scientific study of control of the insurance business. This, as has been seen, resulted in a great deal of unsound organization and an unnecessarily large number of failures. These evils

were prevalent until about 1880, but it was the work of Elizur Wright, slow though it was in communicating itself to other States, that has made possible the remarkable growth and development of the insurance business in the United States. Wright insisted upon three great principles. He demanded that every company establish a legal reserve, that it introduce a cash-surrender value principle, and that the company pay annual cash dividends. He fought untiringly against the most bitter opposition for these three principles. He secured an act of the legislature in 1858 which established the legal reserve (and this granted the payment of loans). Previous to this time no surrender values had been allowed on life insurance policies.

Wright, on a visit to England when about 22 years old, witnessed in an auction room the sale of insurance policies held by old and indigent people who could not pay their premiums.

There was no cash value, no loan value, and when the insured was unable to continue making the payments the policy was forfeited. This led to the auctioning off of policies in the auction room by those who could not keep up their payments. The speculators calculated on the probable length of life and bid the policy in, thus giving the assured a small cash payment. This exhibition disgusted young Wright, filled him with indignation, and nerved him for the long fight which he made in Massachusetts which ended by establishing the principle of cash surrender values.

Something of the character of life insurance in England about this time is preserved to us in literature by Dickens in *Martin Chuzzlewit*, where he described the delusive splendor of the Anglo-Bengalee Disinterested Loan and Life Insurance Co. The wealth of frescoes, the shining mahogany furniture, the velvet curtains, the word "Anglo-Bengalee" embroidered and painted everywhere, even engraved on the shining brass coal scuttle, and the great African porter in flashing red waistcoat, opening the carriage door and shouting to the crowd passing, "Make way! Gentlemen, make way! for the chairman of the Board of the Anglo-Bengalee Disinterested Loan and Life Insurance Co."

If the premium payments were allowed to lapse, the policyholder forfeited the whole amount that he had paid to the company. This practice led to the greatest extravagance in the management of the company, because they felt that over and above the nominal premium income there would always be a large amount they could count on from forfeited policies. Wright saw the injustice of this practice and finally, in 1861, secured the passage of a bill establishing a cash-surrender value for every policy where the premiums had been paid. The other thing which he fought for was the matter of annual cash dividends. It had been the universal practice among insurance companies, before this time, to pay dividends once every five years and instead of paying them in cash, to pay them in paid-up insurance. The practice of forfeiting policies, which was then prevalent, made it possible for them to count on the forfeiture of a large part of these dividend policies and so, in fact, a great many of the dividends were never really paid. This was another cause contributing to the extravagance in the management of the companies. In 1866, through the efforts of Wright, the Massachusetts Legislature passed a law providing that insurance companies pay only annual cash dividends.

It is these three principles which have made American insurance the soundest system of its kind in the world, and it is only to be regretted that they were not sooner adopted by the whole country, but it was just at this time that the Civil War diverted men's attention from the affairs of business and left such business as there was to practically run itself. But immediately after the war and, in fact, even during the last years of it, there was a tremendous increase in the amount of life insurance business. This decade from 1860 to 1870 was marked by the great, although basically unsound, growth of the life insurance business. In 1860 there were 60,000 policies for \$180,000,000 of insurance in force. In the year 1870 there were 839,226 policies in force for \$2,226,847,000, and although the system enjoyed the greatest prosperity it was not possible that it could long endure. The management was too extravagant and no scientifically accurate calculation of reserves was made. Although the companies were run on the level premium plan the premiums were spent as they came in, only small and inadequate amounts being set aside toward a reserve fund. Failure was inevitable and so from 1870 to 1880 we find the greatest period of collapses which the American insurance business has ever witnessed. The first big failure was that of the Great Western Mutual of New York, which occurred in 1870; numerous failures then occurred all over the country. Within 10 years the amount of insurance in force decreased by about 33 per cent. In 1870 there was \$2,226,847,000 in force; by 1880 it had decreased to \$1,602,375,175. It was at this time that the idea of supervision became firmly established.

The decade from 1870 to 1880 was one of many failures and shockingly scandalous revelations of the grossest mismanagement.

In May, 1871, the first convention of officials of old-line life companies was held, and we read in the official report of the discussion on "the best methods of dealing with insolvent companies" (pp. 18, 19):

There was an unanimous conviction that the situation at that time under the existing inflation of values had a dangerous aspect, but where or how soon the wrecks were to begin no one dared predict.

The 10 years immediately following must be accounted the most trying period in the history of American life insurance.

Forty-six companies ceased doing business in New York, and of these only 4 reinsured in companies that remained solvent, and only 10 paid their liabilities in full. The total loss to policyholders was in the neighborhood of \$35,000,000.

The following are the principal ones, and their plight is worth noting:

Company.	Cash liabilities.	Loss to policyholders
Continental.....	\$4,821,048	\$3,476,982
Globe.....	3,268,000	1,347,000
Guardian.....	1,727,000	1,351,000
Knickerbocker.....	3,065,000	2,380,000
North American.....	2,923,000	1,935,000
Security, Life & Annuity.....	2,771,000	2,215,000
Universal.....	3,835,000	2,019,000
12 smaller companies.....	3,825,000	2,019,000
New Jersey Mutual, New Jersey.....	1,006,085	965,161
Piedmont and Arlington, Virginia.....	822,000	769,000
Republic, Illinois.....	1,100,000	754,000
Columbia, Missouri.....	2,824,169	2,574,919
Charter Oak, Connecticut.....	8,491,387	7,937,915

The Charter Oak easily carried off the prize for insolvency, paying back to its members only \$553,472 out of \$8,491,387, or about 6½ per cent of its cash liabilities. The result of these disastrous failures was what would naturally be expected. In 1870 the income of companies doing business in New York was \$105,000,000; in 1879 it was only \$76,000,000. In 1870 the new insurance written was \$558,000,000, and in 1879 this had dropped to \$168,000,000.

Also the idea of the need of solvency was startlingly impressed on the country in 1871 by the great Chicago fire and the failure of 64 fire insurance companies immediately afterwards. This resulted in focusing the attention of lawmakers on solvency, especially in life insurance, and we can readily see that solvency seemed to be the one greatest need.

These failures had revealed the grossest mismanagement. The remedy was seen to be strict State supervision. Examinations which were undertaken revealed the greatest unsoundness in the affairs of the insurance companies. Many of them were forced out of business. It was at this time also that the three principles that Elizur Wright had already instituted in Massachusetts received general recognition. By 1880 the ground was pretty well cleared, and such companies as were still in existence were upon a sound financial and business basis. Thereafter the State saw to it that a high standard of solvency was maintained and with 1880 there begins a new period of technical development and extensive business organization in the history of American insurance. During this time several of the largest companies in the country were organized, among them the Equitable, the Prudential, and the New York Life Insurance Co.

Although the insurance business during this period was marked by a very great growth there were some significant changes in the methods of doing business. The development of the agency system led to a great increase in the cost of securing new business and in the expenses of management, but, on the whole, this period can not but be regarded as one of sound growth and progress.

This period terminated in the year 1905. By this time the expenses of management had increased out of all proportion to the amount of business, and investigation of some of the big New York companies revealed some startling facts. It was at this time that we see the beginning of the period in which we now find ourselves, which may be best referred to as that of minute State regulation. The facts in regard to management of insurance companies which were revealed in the New York investigations in 1905 have led to the most detailed regulation of insurance business by the various States. Practically every State in the Union now has an insurance department; every State has an extensive system of laws regulating the organization and operation of insurance companies; frequent examinations and various forms of taxation are the rule.

In the last 10 years the insurance business has been regulated as it never has been before in its whole history and probably more minutely regulated than any other business of equal importance.

This brief review of the development of insurance is an indispensable preliminary to an examination of the outstanding insurance problems of to-day. It is indispensable because these problems are the result of certain historical conditions and are understandable only in rela-

tion to them, and, further, a consideration of their historical background offers valuable suggestions as to their solution.

As State supervision undertakes more and more far-reaching regulation, as it imposes greater burdens on the insurance companies in increasing taxation, it assumes greater responsibility, not only to render increasingly effective day-by-day service to the people and to the companies but also to take some part in studying and guiding the broader developments of insurance, in defining its social and economic functions and in offering constructive suggestions whenever a careful study reveals that insurance, as it exists to-day, is failing to properly fulfill those functions. It is these failures to live up to its possibilities, to do effectively that which it is designed to do, that constitute the significant modern insurance problems. Some of these I propose to consider in this report.

The most general fact that appears in the history of insurance is that its development presents a progressive attack on uncertainty in human affairs. In various ways men have cooperated—at first blindly and later understandingly—to enable the individual to provide against losses of uncertain incidence.

Unquestionably the most successful of these efforts has been in the direction of provision against death. Life insurance, judged by the amount of premiums collected annually, or any other criterion, is to-day the most important form of insurance, and it is certainly conducted, from the standpoint of the supervising departments, most satisfactorily. The historical explanation of this undoubtedly is to be found in its early alliance with a scientific calculation of its risks. The Breslau and Northampton Mortality Tables, which were used by the earliest eighteenth century life insurance companies, offered a scientific and careful analysis of experience as the basis for the calculation of life risks. This early alliance has been continued and developed. It offered a foundation for the work of Elizur Wright in Massachusetts, which was later extended to other States and has formed one of the principal bases for the extraordinary success of life insurance in this country. Since his time every legal reserve life insurance contract has been backed up by a reserve calculated on the basis of the risk assumed. Life insurance has been eminently successful in doing what it is intended to do, and this reserve system is one of the principal reasons for its success.

Next in importance, measured by annual premiums collected as well as by its general social and economic functions, is the fire insurance business, but it presents a great contrast with the satisfactoriness of life insurance. The fire business is not doing its work satisfactorily, and it to-day presents one of the principal larger problems in the insurance field.

The fire insurance problem of the United States is to-day one of the most difficult and unsatisfactory ones before the insurance departments of this country.

One student of the situation says:

For some 200 years fire insurance has been a laggard in its development. I think I am justified in saying that no business of such great proportions and such universal benefit and of such general necessity has progressed to system and perfection more slowly. It is almost incredible that a business of such immense proportions and importance, engaged in by many of the ablest, most earnest, and energetic men of this country and Europe, remains so long a game of guess and chance.

In State after State conflicts and difficulties have arisen, which in several instances have resulted in the withdrawal or the threatened withdrawal of the large majority of the stock fire companies from the State.

Fire rates have, in almost every instance, been the cause of the agitation and the source of the difficulty. This agitation and dissatisfaction indicates a deep underlying evil.

The evidences of this unsatisfactory situation in the fire insurance business are not far to seek. The most striking of these is found in the number of fire insurance companies that have failed since 1880.

A list prepared by this department from State reports and other authentic sources shows that since that year 1,703 stock and mutual fire insurance companies have failed, liquidated, or reinsured.

I quote a table prepared by Prof. Robert Riegel, of the University of Pennsylvania, showing in detail some other striking figures in regard to fire insurance failures.

Companies organized during 1885-1909, 165. Total original capitalization, \$32,-931,760. New York, 40; Illinois, 15; Iowa, 13; Pennsylvania, 11, Texas, 8; Minnesota, 7; Maryland, 5; Colorado, 4; Missouri, North Carolina, Ohio, Washington, and Wisconsin, 4 each; Indiana, Massachusetts, North Dakota, Nebraska, New Jersey, and Virginia, 3 each; District of Columbia, Kansas, Kentucky, New Hampshire, and South Dakota, 2 each; and Alabama, Arkansas, California, Connecticut, Delaware, Florida, Georgia, Louisiana, Michigan, Oklahoma, Rhode Island, South Carolina, Tennessee, and West Virginia, 1 each.

During the same period 140 other companies ceased business.

New York statistics also show that companies do not increase much—121 companies admitted to business in 1884, 129 in 1909.

Of the 165 companies mentioned 83 reinsured and retired, 6 retired without reinsurance, 19 failed, 18 were absorbed or merged; total 126, leaving only 39 of the original 165 in existence.

In 1906, 19 companies disappeared; in 1905, 13; 1897, 11; in 1896, 10; in 1903, 10; in 1895, 7; in 1898, 9; in 1901, 6; in 1904, 8.

Period 1903-1907 shows heaviest mortality—52 companies disappeared.

Of the companies which died, 8 had 1 year of life, 16 had 2 years, 14 had 3 years, 15 had 4 years, 9 had 5 years, 17 had 6 years, 13 had 7 years.

Of those surviving more than seven years, not more than one a year died thereafter.

Of the 39 survivors above mentioned, however, 4 were reorganizations of older companies, 6 were subsidiaries or allies of older companies, 6 are now transacting purely a local business, 2 engage now in only particular classes of business. One insures only breweries.

A table covering stock companies of the State of New York from January 1, 1871, to January 1, 1912, shows that there were engaged in business January 1, 1871, 105 stock insurance companies; that there were organized in New York State between January 1, 1871, and January 1, 1912, 81 additional companies. Of the 105 in business in 1871, only 20 still survived, and of the 81 companies organized after January 1, 1871, only 24 were still in business January 1, 1912. That is, out of a total of 186 stock fire companies in New York January 1, 1871, and organized since, only 44 were surviving and doing business on January 1, 1912. The 142 companies which failed or went out of business had a total capital of about \$30,000,000.

There is something fundamentally wrong with a business that shows such a high mortality among the companies engaging in it.

Further evidence of the general dissatisfaction with the present condition of fire insurance lies in the numerous State investigations into all aspects of the business which have been undertaken during the last 10 years and which resulted from widespread public dissatisfaction.

Among these may be mentioned the Illinois fire insurance commission, created in 1909; the joint committee of the senate and assembly of New York State, known as the Merritt legislative investigating committee, created in 1910; the Wisconsin legislative fire insurance investigating committee, created in 1911; the Missouri commission, appointed in 1913; the Ohio commission, appointed in 1913 to investigate the condition of fire insurance rates in Ohio; New Jersey commission, appointed in 1913, appointing a committee of the State legislature to make an investigation of the fire insurance rates and practices in that State; the North Carolina fire insurance investigating committee, appointed in 1913; the Pennsylvania Legislature appointed a joint legislative commission the same year; the Kentucky commission was appointed in 1914.

In the very interesting epitome made of the reports of these State investigating commissions by Hon. Emory H. English, he says:

A man eminent in fire insurance circles in the United States recently observed: "The fire insurance business is being made over, partly by us, partly for us." The accuracy of his statement must be recognized; likewise the frank acknowledgment that an influence outside the business itself is potential in shaping its future.

Recent legislation enacted in a large number of States authorizes the operation of rate-making bureaus and the supervision of same by insurance departments. In some of those States antidiscrimination statutes are in force, while in others the insurance commissioner has also been clothed with a degree of authority over rates, with power to fix and order a rate which is not discriminatory or unjust. Thus the rate-making power is passing from the local agent, and even from the insurance companies, to the rating bureau, supported or owned by the companies and supervised or regulated by the State.

This advanced legislation followed exhaustive investigations in several States covering fire insurance rates, rate-making bureaus, and methods employed in the fire insurance business. These investigations culminated in the adoption of a resolution by the National Convention of Insurance Commissioners authorizing a study of the related subjects, and a report by the committee of its recommendations for uniform legislation by the various States was made on December 8, 1914.

In considering the reports of the various legislative committees and commissions which conducted these separate investigations in the various States, together with the report of the committee from this convention, a marked unanimity in the conclusions reached respecting the value and utility of rate-making bureaus must be recognized. It has been said that schedule rating owes its birth to the endeavor to arrive at the first rate in some way that can be explained and the attempt to establish a standard measure of fire hazard which can be seen, handled, discussed, and understood.

In the third place we have a striking contrast in the expense ratio between the fire business and the life business. Several of the best legal reserve life companies now conduct business at a total expense of approximately 15 per cent of the premiums received. With the fire business, however, this cost is from 35 to 50 per cent of the premiums received. The best information seems to indicate that on an average about 42 cents out of every dollar received for premiums by the fire insurance companies goes for various expenses in conducting the business. It will not be far from the facts to say that the life business of this country is conducted at an expense of less than 20 per cent of the premiums paid annually and the fire business at an expense of 40 per cent of the premiums paid annually. The expense ratio in the fire insurance business has been steadily increasing for the past 50 years and certainly seems to indicate that there is something fundamentally wrong in the financial organization of the fire business.

The historical study that has been made has indicated that this is primarily due to the lack of scientific calculation of risks, so it is that rates and rate making are the main points of attack in the various investigations that have been made.

Concerted efforts by the fire insurance companies, the National Board of Fire Underwriters, the various State departments, and special commissions are rapidly remedying this fundamental defect, but in my opinion this absence of scientific risk estimation in the past has led to an even more serious and fundamental defect in the fire insurance business, the responsibility of which for the existing situation has not been generally enough recognized.

This defect is the reserve system of the fire insurance companies. The connection between a lack of scientific estimation of risks and the existing faulty reserve system is easily understood. It is quite evident that if a company does not know exactly what its risks are it can not base its reserve on them and its premium charges are guesswork. The result is that it has to base its reserves on something else, and this has led to the development of the unearned premium reserve system which to-day forms the basis of the reserve financing of the fire insurance companies of the United States, and which I believe to be the principal cause of the present unsatisfactory situation in which they are involved.

The history of this unearned premium reserve system is interesting and demonstrates very clearly its haphazard character and also that its existence is due simply and solely to the lack of any adequate calculation of fire risks.

As has already been set forth in the historical review of insurance that I have incorporated in this report, the great fire of 1835 in New York City marked the end of one period and the the beginning of another in American insurance history. That fire was the first serious American conflagration. It wiped out 23 companies in New York City and a number of others throughout the country, and it created a violent and widespread demand on the part of the public for some means of rendering the fire insurance business more sound. Previous to 1835 American fire companies had been almost entirely local. Their object had been to provide against losses due to single fires and their rates were based entirely on guesswork. The fire of 1835 made it evident that some principle of reservation must be adopted; that it was not fair to the public to allow the companies to rely solely upon their annual income to meet their annual losses.

The fire business possessed no reliable estimates for the risks they assumed and so the most natural course, that of basing reserves on risks, could not be followed. The only expedient open, that of basing reserves on premiums, was the one adopted. The first step toward this was taken by the State of Massachusetts in 1837, but the unearned premium reserve system, as it now exists, was not put into operation until 1852. According to a law adopted by the State Legislature of New York in that year all fire insurance companies were required to set aside a part of their premiums which was judged to be sufficient to reinsure the unexpired risks carried by the company in case it should decide to retire from business. This is the system that is in force to-day and is familiar to all students of fire insurance finance.

What, then, are the principal objections to this reserve system?

In the first place, the reserves do not constitute an adequate provision against the risk assumed. As the history of the reserve system shows, its principal object is to protect the insured. This can only be done when the reserve set aside is that percentage of the risks assumed which scientific calculation indicates as the percentage likely to be lost. The reserve, when based on the premium, is not an adequate provision against a risk for two reasons. First, the premium charged is not exactly adjusted to the risks. Part of it is pure premium, part additions for expenses, so the premium fluctuates quite independently of the risk assumed. Under the present system the reserve varies with it, being sometimes too great, sometimes too small in relation to the risk. In any case it is inexactly adjusted to it. Second, under the present system that proportion of the premium which is regarded as necessary to cover the risk; that is, the reserve is not the pure premium, as it should be. Under the existing system it is that portion of the premium which is assumed to be unearned; this is quite independent of the amount at risk, which is what the reserve is intended to provide for. By this system the reserve is a fluctuating amount, determined not by the probable loss to be met in any given risk, but by the premium any company decided, for any reason, to accept. The principal objection, then, to basing reserves on premiums is that the reserve is not then adequate provision for the risk.

In the second place, this reserve system encourages cutthroat competition. Where there is no legal requirement set up on the basis of the risk assumed and where the premium, and so the reserve, is practically determined at the pleasure of the company, a powerful weapon is put in the hands of large companies with which to crush out the competition of newer and weaker companies. And this practice is not only objectionable because it is a thoroughly unfair means of competition, although that in itself is very serious, but because, as is quite evident, the more inadequate the premium the more inadequate the reserve and the less certain the protection of the insured.

The third objection to this reserve system is that it unnecessarily increases the difficulties which naturally beset a newly organized company. It leads to an excessive number of failures among new companies.

A fourth objection to this system is that making premiums the basis of reserves leads to ignoring the interest earned on the reserve fund. This tends to encourage extravagance in management and, under certain circumstances, to keep premiums abnormally high.

The reason why this reserve system has led to thus ignoring interest earned on reserve is that calling this reserve an unearned premium reserve and making its object the reinsurance of unexpired risks in case the company retires from business, has encouraged the belief that it is simply an element in the financial operations of the company and not part of its underwriting business. Where a company is required by law to set up a reserve, the explicit object of which is to provide against the risks assumed, it becomes clear that this reserve is really the property of the policyholders and is held in their interest by the company, that it is an essential element in the underwriting of risks, and that the earnings on the reserve fund are a part of the underwriting business.

Fifth. The lack of a sound reserve system has prevented the mutual and cooperative ideal from entering into the fire business to any such extent as it has entered the life business.

The mutualization of the Metropolitan Life Insurance Co. of New York and the Prudential Insurance Co. of New Jersey last year, and the Home Life Insurance Co. of New York this year, illustrate the rapidly growing sentiment against the idea of profit to stockholders out of the life insurance business. Even those companies which have a capital stock lay emphasis on their mutual plan of operation.

The capital stock is, as a rule, small in amount and limited as to dividends. This mutualization is substituting the idea of service for the idea of profit, and competition is working to the interest of the insured by greater benefits and lower cost.

The reason for this is the proven soundness of the reserve system in life insurance. On the contrary, in fire insurance the idea of profit still prevails. There have been, and are, many successful mutual fire companies, but they are almost always local; they are not aggressive, do a small part of the business, and are very restricted in the character of the risks assumed.

The absence of a sound reserve system is the only apparent reason for this. A large capital stock and a large surplus are the most practical and certain guaranties to-day recognized by prudent insurers against fire. These afford a margin of safety over and beyond the reserves required by law. That New York companies with \$30,000,000 of capital were wiped out between 1871 and 1912, three-quarters of a million dollars annually, shows how necessary capital is under the inadequate reserve system prevailing in the fire business.

Mutual and cooperative insurance is the ideal of insurance, but the law should only allow solvent and permanent concerns to do business at all. Insecure insurance is not worthy of the name.

An adequate reserve for fire risks would encourage mutualization in the fire business. It should not be more difficult to calculate the probable percentage of annual loss on a given number of brick dwelling houses than it is to calculate the probable number of annual deaths on a given number of individuals. While security is the first and greatest need in insurance, the lowest possible cost is only second in importance.

The profit idea in insurance is a two-edged sword. The fact that companies want a profit from the insured leads to the idea of the insured realizing a profit from insurance.

There is no place for profit in indemnity. Just compensation for loss excludes any idea of profit, and so no charge involving more than the cost of paying losses and the just and legitimate expense of conducting the business should enter into the calculation of premiums.

Such, in brief, is the present situation in the fire insurance business. Historical considerations and present developments in the field indicate that the time has arrived to make a change. It has already been pointed out that the underlying reason for the present faulty reserve system is the fact that when public demand for some system of reserves led to legislation there was no adequate information available in regard to the risks assumed by a fire insurance company. This fundamental lack, the absence of a scientific estimation of risks, is to-day rapidly being remedied by the National Board of Fire Underwriters and the various local rate-making boards, acting with

the State departments of insurance through the national convention of insurance commissioners.

Their work is providing the companies for the first time in the history of the business with a really adequate estimation of the risks assumed by the company when it insures various kinds of property. It was the absence of this information in the past which led to the unearned premium reserve system. No other reason for that system can be discovered. To-day this information is available. It seems clear that the next step will be to take advantage of it; to revise the reserve system in the fire insurance business; to base fire reserves on the risk assumed.

The numerous State investigations which have already been mentioned indicate that the public is ready for a change; that it is demanding a change. In brief, this is a period of transition in the fire insurance business, and it is important to recognize that if these changes are to result in a really satisfactory reorganization that along with a revision of rates there must go a revision of the reserve system.

If the fire insurance business is to be put on a sound basis, what, then, are the principles upon which this revised reserve system should rest, and how will it be superior to the system which it is to replace?

These principles in the main are two: First, reserves should be fixed independently of premiums. Second, reserves should be based on the risk assumed.

It is generally recognized that a fire insurance company is an organization for collecting contributions to a fund out of which the losses to contributors to that fund shall be paid. The amount that it collects should be determined as nearly as may be in relation to the losses which will probably occur to the contributors. The major part, then, of the premium charged consists of this contribution, the rest of the premium charged is for the purpose of meeting general expenses.

If the company is to properly fulfill its economic function, that part of the premium which is designed to pay for losses must be fixed first, and it must be fixed on a scientific estimation of the risk and quite independently of the business operations of the company. The safety of the insured is the first consideration; the dividends of the company are secondary.

The advantages of fixing the charge to reserve in this way are two. In the first place it guarantees that every risk assumed by the company is adequately protected by the reserve fund, on the basis of a careful and scientific analysis of experience. In the second place, the differences in premium rates offered by the various companies will express differences in economy of management, and nothing else. Under the existing system, as has been pointed out, difference in the premium rates may be due to cutthroat competition, and when the reserve is fixed independently of the premium this sets a minimum below which the premium can not go, and the more economical the management of the company the more closely its premiums will approach this minimum and the more attractive will be the rates that it can offer to the buyers of insurance.

Those familiar with the operations of the life insurance business will at once realize the advantages of this system. We may repeat, then, that the first fundamental principle is that the reserve should be fixed independently of the premium.

Second. The reserve should be based on the risk assumed. This proposition is so self-evident that it requires little elaboration. We have only to ask, "What is the object of insurance reserves?" to see that this is the only possible basis for computing it. The object of the reserve is to guarantee the payment of losses. It can only achieve this object when it is based on a scientific estimation of what these losses will amount to; in other words, when it is based on the risk assumed.

To base the reserve on anything else impairs its usefulness and inevitably interferes to a greater or less extent with its doing what it is designed to do.

The reserve system, then, which should be substituted for the existing one involves these elements: First, a scientific estimation of the risks, based on an adequate number of classifications, and the careful analysis of loss experience under these various classifications. Second, a legal requirement that on every risk insured a sufficient sum be set aside to guarantee the payment of such losses as the scientific estimation of risks indicates will probably occur. The present system is wrong in principle and disastrous in practice, and whatever system may be substituted for it must rest on the principles which I have presented.

The fact that public rate making has replaced, or is replacing, private rate making is apparent to all students of current insurance history.

This transition will be abortive unless now the foundation principle of basing the reserve on the risk assumed becomes the practice instead of following the old method of setting aside an arbitrary portion of the premium.

We have found the fundamental defect in the organization of the fire insurance business. We have found the remedy, which is a scientific estimation of risks and a reserve based on the risk assumed. This reserve must have two elements, for there are two distinctly separate risks assumed in a large proportion of all risks. These are, first, the usual, or, if we might use the word, normal, annual fire loss; second, the conflagration hazard or loss.

Every few years, varying in periods of 3, 5, or 10 years, we find conflagrations occurring in different parts of the United States. The most notable of these have, as we have seen, modified or changed the entire system of fire insurance. From the lists of conflagrations I may mention the New York fire of 1835, burned 674 houses and warehouses, loss \$15,000,000; the Portland, Me., fire of 1866, caused by Fourth of July firecrackers, loss \$10,000,000; the Chicago fire of 1871, destroyed 17,450 buildings, loss \$200,000,000; the Boston fire of 1872, burned many of the largest business blocks in the city and 776 houses, loss \$75,000,000; the Jacksonville, Fla., fire of 1901, loss \$10,000,000; the Baltimore fire of 1904, destroyed 70 blocks, loss \$50,000,000; the San Francisco fire of 1906, loss \$350,000,000; the Houston, Tex., fire of 1912, loss \$7,000,000; the Salem, Mass., fire of 1914, loss \$10,000,000.

The annual, or ordinary, reserve should be supplemented in a proper reserve system by a conflagration reserve which, when depleted or exhausted, the company could replace at the rate of, say, 20 per cent annually. The present faulty system of reserves is unsafe from the standpoint of the insured and also from the standpoint of

the company. It is inflexible, and many companies are unnecessarily forced to reinsure or liquidate when some heavy loss or a conflagration has demanded unusual payments.

According to the inflexible departmental rules, these companies are declared impaired. In point of fact most of them are perfectly solvent and would be able to restore their reserves in a few years. They are now forced to sell additional stock or levy contributions from their stockholders if they are to escape liquidation.

The tremendous mortality of fire companies is evidence of the absolute failure of our present reserve system, and I think study of the facts will show the failures have been occasioned largely by conflagrations.

Arising from the fundamental error in the reserve system, we find a series of bad methods in the conduct of the fire business.

They are of long standing, and, while readily recognized as wrong in practice and evil in results, they are not to be easily corrected. Chief among these I would put the present commission system of compensating agents by a fixed portion of all premiums received. When to this practice is added a feverish competition between companies for business we have the material for most disastrous results. This system of commissions puts no premium on the underwriting ability of the agent, but rewards him in proportion to the volume of business he secures, irrespective of its quality. In an attempt to remedy the entirely evil results of this system, an extensive and very expensive inspection system has grown up in the fire business. Where a contract is being entered into for 20 years or more, an original inspection charge does not amount to much on the total premiums, but in the fire business most of the inspection is of risks assumed for one year or less. The life contract is so made that once in force it is financially disadvantageous to drop it and take out another in its place; the fire contract, on the other hand, offers no reward to the assured for continuing year after year with the same company. Yet in dwellings especially this seasoned business is far the best. It seems to me in the reorganization of the fire business due regard should, in the interest of sound business and economical management, be given this question.

The suggestion has been made that for renewing his own insurance the assured should be allowed a discount equal to the usual brokerage commission. If a 10 per cent reduction on all renewal premiums was uniformly granted, it would certainly tend to a permanency in the relationship between the company and their policyholders now generally unknown.

The present commission system to agents creates the greatest activity on the part of agents in getting the insured to change his company. In fact, the only protection against constant changing of companies is the payment of a renewal commission just as large as the original commission. This entire situation is one which can not be justified by any insurance man, financier, or economist from any standpoint whatever.

Another evil practice which results in a large part from this competitive agency system, where volume of premiums seems to be the only thing required, is that in the great majority of fires, settlement results in a financial advantage to the party suffering the "loss."

The majority of fires result in a loss of under \$50, and a large part of these occur in dwellings. I think it is a safe statement that 85 per cent of all losses paid of less than \$50 in amount result in a profit to the people who suffer the "loss." Curtain fires; holes burned in rugs or carpets; fancy-lamp fires, where the shade is burned up; umbrella fires, where lighted matches are thrown in the umbrella stands; closet fires, etc.—in nine out of ten instances the adjustment of these small losses results in replacing old furniture with new, and is financially profitable to the persons having the fire. When we add to this situation the competition to get business and the fact that an agent is paid for the premiums collected, irrespective of the resulting loss or profit to his company, we begin to see some of the big and fundamental causes for the unsatisfactory condition of fire insurance throughout the United States.

It is certainly debatable whether a fire resulting in a loss of a very few dollars should be charged to the general insurance fund. Whether the individual should not always understand that carelessness with fire is to always result in loss to him and never to result in profit.

Another curious result of the present commission agency system is that when receiving compensation the agent is the agent of the company. He is the agent of the company when making the contract, but when the fire occurs, in many instances, especially if the loss is small, he becomes the agent of the assured.

Some students of the fire problem in this country have gone so far as to denounce the present fire insurance system as incendiary. Certainly the situation is a serious one. It is not enough to merely point out the evils of the system but we must try to find a remedy for the evils that are discovered. It is not the purpose of the supervising officials to be hurtful to the great business they are charged with the supervision of, but it is their purpose to be helpful to the business. They should not, however, lose sight of the fact that their first duty is toward the general public. It is for the protection of their interests and for the common good that the departments have been created.

How much of the enormous fire waste of this country can be attributed to the present faulty system of fire insurance no one can say, but when the people have found it possible for a comparatively small premium to insure any kind of risk, no difference how faulty in construction, or with what inflammable or explosive materials it was filled, and when they have been able, in large part, if not wholly, to be financially compensated when their property burned, without any liability from their neighbors for damage or loss sustained from fires starting in their property, through carelessness or violation of law, we have a situation not intended to reduce the fire waste of this country.

The idea long established by law in Europe is taking root in this country, that the man who starts a fire, willfully or through culpable carelessness, may be held responsible by others who suffer loss. This is a very old principle.

We read in Exodus (ch. xxii, v. 6):

If a fire break out and catch in thorns so that the stacks of corn or the standing corn or the field be consumed therewith, he that kindled the fire shall surely make restitution.

The following is a law which has been introduced in several States within the past few months:

SECTION 1. Any person, persons, or corporation responsible for any fire caused by, resulting from, or spreading by reason of, the negligence of such person, persons, or corporation or the noncompliance with any law or ordinance or lawful regulation or requirement of or by any State or municipal authority, shall be liable: (1) For all loss, expense, or damage caused by or resulting from such negligence or noncompliance; and (2) for any expense incurred by any municipal or other governmental agency in extinguishing or attempting to extinguish any fire so caused, resulting or spreading.

SEC. 2. In all actions against any person, company, or corporation for the recovery of damages on account of any loss or injury to any property, real or personal, occasioned by fire communicated from property owned by one party to property owned by another party, the fact that such fire was so communicated shall be sufficient evidence to charge the occupant of the property in which the fire originated with negligence and place the burden of proof upon him.

SEC. 3. This act shall take effect * * *

This marks a great step forward in this country. This law, it may be added, followed a suit brought by Fire Commissioner Adamson, of New York, to recover the cost to the city of extinguishing a fire which resulted from failure of the owner to comply with the fire regulations.

The Supreme Court of the State of New York confirmed the verdict of the lower court, so that even without any additional law in New York the right of the State to collect the cost of extinguishing a fire, resulting from the failure to comply with fire regulations, seems to be settled.

The movement for the prevention of fire waste has made rapid and substantial progress in this country in recent months. How far we have yet to go is illustrated by a comparison of the per capita fire loss of six European countries for which statistics are available with the per capita fire loss in this country. These show, according to Franklin H. Wentworth, secretary of the National Fire Protection Association, that the average annual per capita loss of the six European countries is 33 cents; the average annual per capita loss in this country being \$2.50.

In addition to this, a comparison between the cost of the fire departments of the principal European cities and the principal American cities shows that it costs about 10 times as much to fight fires in the average American cities as it does in the European city of the same size.

SOCIAL INSURANCE.

The history of insurance, as has been pointed out, is a record of a progressive attack on uncertainty in human affairs. Shipwreck, death, and fire are some of the uncertainties that have been most successfully dealt with. We have seen from the very definition of insurance that it is in its nature social and cooperative and a product of civilization. To-day, every student of insurance and of the social sciences, and I take it that to be a student of one is to be a student of the other, must recognize other kinds of uncertainties which only insurance can deal with. The uncertainties of our modern economic organization, and which grow out of the factory system and the wage system, have now to be provided for.

The majority of our people are wage earners. When sickness, accident, invalidity, or old age occur their wages cease. We must add to these uncertainties unemployment, which results in the loss of wages or income to large numbers who are not sick or invalids.

Our complex modern machinery and the speed of modern industry results inevitably in a large number of accidents, and many kinds of employment induce disease and premature old age.

No student of the history of insurance can doubt that the next great step will be to provide for the uncertainties arising out of modern economic and industrial organization.

The break up of the family as an economic producing unit and the substitution of the factory method of production for the domestic has deprived the individual of the hand-working classes of the means, once so effective, of providing against these uncertainties. When wages cease the average worker is unable to take care of himself, let alone his family. Insurance of the manual workers against accident, sickness, unemployment, and old age is referred to generally as social insurance. Its necessity and importance are apparent to all who have given any consideration to the conditions and problems of modern industrial life.

The economic insecurity of labor is a social concern. When the wage-working head of a family is killed or severely injured by an industrial accident, unless insurance is provided the gravest socially evil results follow. His children are undernourished or taken out of school and put to work; the family itself is frequently broken up. These events happening hundreds of thousands of times annually, unless some adequate provision is made, result in the physical and intellectual deterioration of the people. This is what gives this form of insurance its social character.

For this country, with its wonderful resources and its unlimited wealth, to fail in giving every individual the means of economic security shows a lack of social organization which indicates that we have really done very little to realize our ideals of democracy.

Social insurance is, in all modern States, an essential of national economic efficiency. It is the corner stone of national preparedness, and it is a most essential part of the great movement for conservation of resources.

The hand-working wage earners of this country realize fully the results of accidents, invalidity, sickness, unemployment, and old age. Through their unions, through voluntary associations, through sickness and accident and industrial insurance they have attempted to provide against these evils.

A study of this attempt in the District shows that those receiving as a rule the smallest wages pay annually for sickness and accident insurance about \$500,000 in premiums. The records show that they have never received benefits much in excess of \$200,000. The inadequacy of any system of insurance which requires 60 per cent for expense of conducting the business is apparent.

In the development of social insurance the United States lags far behind every other industrial nation of importance in the world. The idea is as old as the wage system and a variety of voluntary forms of sickness insurance had developed in Europe by the early part of the nineteenth century. But social insurance, in the modern sense, with its distinguishing traits of compulsion, State subsidy, and strict State control, had its origin in Germany. It was a part of Bismarck's comprehensive program of social legislation.

The place and circumstances of its origin have largely determined the characteristics of social insurance. German statesmen and econ-

omists were strangers to the laissez faire policy and the whole system of German social insurance is based unqualifiedly upon the view that the State is unlimited in its powers and functions. The German idea met with decided opposition at first in other European countries, but the experience of Germany and discussion and investigation soon convinced other nations that it was the only one that could be applied successfully to the complex conditions of modern industrial life.

The acts providing for sickness and accident insurance passed by the Reichstag in 1883 and 1884 marked the beginning of the comprehensive schemes of social insurance which have long been in effect in all the principal industrial countries of Europe. They have worked very successfully and are generally regarded to-day by European statesmen, publicists, and sociologists as indispensable to the welfare of the modern State.

It must be recognized that in any nation holding the ideals of democracy and human well-being the accidents and misfortunes which to-day make life precarious for so many have to be met in some way. This is such a Nation, and the need for social insurance must be met in the very near future.

It is inevitable that the State must play some part in whatever scheme is adopted. This is so, in the first place, because social insurance is a matter of general social concern, undertaken at the instance of the whole people.

The opposition to Government social insurance is that always brought up against the extension of governmental functions. The supervision of insurance itself was bitterly opposed at first. On the banner at the head of the procession against any form of State insurance is one of those hypnotic phrases which is used to dope the minds of the people by those who are going through their pockets, "That government is best which governs least."

There are two ideas of government, the old one which has come down to us through inheritance and which was true in its time; that government was an oppressive and repressive force arbitrarily exerted over the people. The true modern view of government is that it is a vast, all-inclusive, cooperative organization of the people and that through it the people can, and should, do those things which they wish.

Does anyone claim that this would be a better and happier country without the Agricultural Department or Bureau of Fisheries or if the post office was a private business instead of a Government service? State insurance, from the theoretical standpoint, is beyond attack, but it is no longer a theoretical question. It is a practical one.

What part the State will play must remain largely to be worked out by experiment. Its competence in this field has already been amply demonstrated.

When, finally, the archaic and cruel law of "fellow servants" was replaced and workmen's compensation or employer's liability made compulsory in most of our States, logic demanded a State fund as the necessary protection to the employer.

For the State to compel men to pay premiums to concerns run for profit was at once seen to be quite untenable. So we had in a short space many State insurance funds created all over the Union.

When the war broke out, in 1914, and marine rates became prohibitive or unobtainable at all, the merchants, manufacturers, and shippers, the very people usually most loud in denouncing State insurance, appealed to the Federal Government, and the United States established, in a few weeks, a marine insurance bureau.

From September 2, 1914, to July 19, 1916, the bureau issued 1,524 policies. The total amount insured was \$134,242,189 and the premiums amounted to \$2,848,603.32. The net amount at risk was \$13,670,760. Known losses to date reach the figure of \$771,329.57 and the salvage received has been \$58,811.42, which results in paid net losses of \$712,518.15. The expenses of the bureau up to July 1, 1916, were \$32,282.47.

The bureau of marine insurance, established by the Federal Government and in operation within four weeks after the demand was made for it by American shippers, has operated most successfully. It has given shippers lower premiums and absolute security, and its financial results have brought a profit of about one and three-quarters millions of dollars.

In this connection it is interesting to note the recent action of five commercial bodies of Philadelphia. The Philadelphia Bourse, Board of Trade, Maritime Exchange, Commercial Exchange, and the Chamber of Commerce jointly filed an appeal to Congress for the continued operation of the Government War-Risk Bureau. The resolutions signed by the president of each body point out that this Government bureau has done effective work and been successful from a commercial standpoint. The president of the Philadelphia Bourse, in a separate communication, states that, while the bourse disagrees with the principle of Government insurance, the American Merchant Marine has so come to lean upon the bureau that it would be unwise to discontinue it.

Many States have already provision for the payment by the State of mothers' pensions. Twenty-two States, at the last account before me, had passed some law for aid to dependent mothers. Thus we have in nearly half our States now a form, and a most beneficent and necessary form of social insurance, and surely common sense must approve this scheme. No search can find and no system can provide anyone who will do so much for a baby, do it so well, or do it so cheaply as that baby's mother, and even our organized charities, in this age of cold calculation, have discovered from a scientific study of the facts that a little child needs to be loved. Children can not be made into real human beings by any mechanical brooder system of institutional care. God himself invented "mother's knee" and mothers' pensions are, to my mind, quite better evidence of national piety than the declaration of it we make on our coins.

LEGISLATION.

There has been no change or amendment in the insurance laws of the District during the past year. Our laws reflect none of the advances made in supervision since the epoch-making year 1905. This department was the last of all the State departments to be established and its laws are the most fragmentary and inadequate of any I have compared them with.

The fact that insurance has for many years and, in a series of decisions by the Supreme Court, been decided to be simply a personal

contract and not commerce has made the matter of the regulation of the business a State and not a Federal concern; and the further fact that the Federal Government does not buy it in other forms than guaranty or surety has naturally led to its neglect by Congress.

It would be against public policy for the Federal Government to insure its property, as a loss would be distributed among a smaller number of people than if it were allowed to remain upon the whole body of contributors to the support of the Government. The chief need of legislation, it seems to me, is for the protection of the good name of the one city enjoying the direct legislation of the Congress of the United States.

The District of Columbia—city of Washington—being exclusively under the control of the United States Government and the United States Congress, and the United States Congress being the sole legislative power, the people throughout the country naturally expect a higher standard of business from Washington than anywhere else.

In point of fact, there are few States where the incorporation laws are so lax.

This makes it perfectly easy for designing and unscrupulous men to fleece people throughout the country by leading them to believe that the business concerns they are dealing with are under the watchful scrutiny of Congress and of the United States Government, here at the Nation's home, whereas the facts are that corporations are under the least possible regulation or scrutiny here.

Because this is the National Capital, and for reasons given before, Congress should, it seems to me, be particularly careful to allow nothing to be done by corporations, with the sanction of the law here, which will lessen the patriotic pride of Americans in the Federal Government or weaken their confidence in the high integrity of Congress.

In my judgment, no corporation in Washington should be allowed to use in its advertising "Incorporated under the laws of Congress."

There are some old charters granted by Congress and companies having them have a right to state "Chartered by Congress * * *."

But concerns incorporated under the Code of the District should be limited to stating "Incorporated in the District of Columbia" and not be allowed to say "Incorporated under the laws of Congress."

I think also that all such names as "United States," "Federal," "Federal Reserve," "Congressional," etc., should be prohibited in the city of Washington.

They are of no advantage to a sound and legitimate corporation. They are frequently used to mislead the people throughout the country by corporations which have little except the English language as an asset.

In a bill already transmitted by you to both House and Senate are a few simple and necessary restrictions on insurance corporations. The first of these relates to the promotion of new insurance companies. I am submitting herewith (see Appendix) the report of this department on the examination of the National Capital Life Insurance Co., which shows the need for such a law more convincingly than any argument I could make.

I have given the facts in some detail in regard to the life and fire situation between 1870 and 1880 which resulted in laws intended to safeguard the solvency of insurance companies in this country.

In insurance, education must precede legislation, and facts and events are after all the great educators of the race.

It is difficult for us to-day to realize how rapidly the American people were educated regarding insurance between 1870 and 1880. The failure of something like 50 life companies, among the largest in the country, and 64 fire companies resulted in a great deal of rapid education.

The Armstrong investigation, with other State investigations following, in 1905, resulted in still further educating the American people regarding life insurance. One result of this has been laws looking toward placing the system of fraternal insurance on a solid and permanent foundation.

The future of fraternal insurance is a question to which people are giving a great deal of consideration. In theory, at least, these societies are democratically managed. They have a representative form of government. They have had less regulation by the State than any other form of insurance.

Their history dates in large part from the disasters which overtook the old line life companies in 1870. But their foundation, theoretically unsound, has proven practically unworkable.

In an appendix to this report, I am printing a report of the examination by this department of the Royal Benefit Society, chartered under the laws of the District of Columbia as a fraternal beneficial association. No words that I could say, or that anyone else could say, would be so powerful an argument for the necessity of stricter laws regulating fraternal societies than the recital of facts contained in that examination. Our law relating to fraternal insurance is inadequate in the extreme. (See Appendix B.)

There is no supervision over the formation or promotion of insurance concerns, and no supervision or control over their rates afterwards. When stock companies are impaired to the extent of 25 per cent of their capital stock the superintendent of insurance must suspend their license to write business and after 60 days, if such impairment is not made good, revoke it.

The superintendent is as powerless at the hour of death as at the hour of birth of a company.

If the examination by this department of a company shows it to be hopelessly insolvent the superintendent is not authorized to apply to the court for the appointment of a receiver.

Unless some claimant applies for a receiver the assets may be steadily or rapidly dissipated and the corpse dry up and blow away without any formal legal burial.

The law does give the right of examination, and this results in publicity. But it is frequently after much unnecessary loss has been inflicted on honest but credulous persons.

Insurance is a peculiar business. As a business it resolves itself into the selling of indemnity, selling a promise.

Buying an insurance policy is not like buying a horse or a suit of clothes—the quality of the indemnity is unseen and can not be told by examining the policy. To the layman all policies look alike. The contracts in form and wording are often identical, whereas the assets behind these contracts may be very dissimilar.

From the very nature of the situation the average purchaser of insurance is unable to protect himself against imposition or to know definitely what his protection really is. Thus insurance departments are the agencies created by the people to do for them what they can not individually do for themselves.

These departments have authority to examine the books and accounts of companies; value the assets; determine the liabilities and report to the public the condition and ability of companies to carry out their contracts and to refuse insolvent or unstable companies license to transact business. The more recent tendency in most States is toward the use of the regulative power of the departments to insure equitable practices, and reasonable rates as well as solvency.

Pursuant to the requirements of section 651 of the Code of Laws for the District of Columbia, this department reported to your honorable board on March 30 last the financial condition of all insurance companies and associations licensed to transact business in the District of Columbia on December 31, 1915, by simply showing their assets, liabilities, and surplus. The financial statements submitted by the companies have since been carefully audited and corrected, and I now have the honor to submit in statistical and detailed form a report of the financial status and business of said companies for the calendar year 1915.

LICENSE FEES AND TAXES COLLECTED IN 1915.

There was collected during 1915 for license fees \$19,509.76 and for taxes \$86,548.83, making a total of \$106,058.59, as follows:

Source:

Companies and associations.....	\$2,360.06
Principal agents.....	9,779.24
Solicitors.....	5,981.61
Brokers.....	1,308.35
Assignments.....	80.50
Total.....	19,509.76
Taxes collected in 1915.....	86,548.83
Grand total.....	106,058.59

The above shows an increase in license fees and assignments of \$978.15 and taxes of \$2,307.33.

EXPENDITURES IN 1915.

During 1915 the total expenses of operating the department were as follows:

Salaries:

Regular employees.....	\$8,820.00
Temporary clerks.....	1,054.00
Contingent expenses.....	845.16
Total.....	10,719.16

PREMIUMS AND LOSSES PAID AND INSURANCE WRITTEN IN THE DISTRICT OF COLUMBIA IN 1915.

There was paid in premiums in the District of Columbia for insurance of all kinds during 1915 \$7,560,515.39; losses paid in the District by all companies and associations amounted to \$3,194,853.05;

the amount of insurance written during the year, exclusive of casualty, was \$493,919,911.38.

TOTAL ASSETS, LIABILITIES, AND SURPLUS.

The assets of all insurance companies and associations transacting business in the District of Columbia on December 31, 1915, amounted to \$5,720,742,079; liabilities, \$4,680,011,198.69; surplus, including capital, \$1,040,730,880.31.

LICENSES ISSUED TO COMPANIES AND ASSOCIATIONS IN THE DISTRICT OF COLUMBIA.

Life insurance companies:

Local, stock.....	1	
Domestic—		
Mutual.....	19	
Stock.....	21	
	—	41

Fraternal beneficial associations:

Local.....	9	
Domestic.....	30	
	—	39

Health, accident, and life associations (sec. 653):

Local.....	4	
Domestic.....	5	
	—	9

Casualty insurance companies:

Local.....	3	
Domestic.....	41	
Foreign.....	5	
	—	49

Fire insurance companies:

Local—		
Stock.....	7	
Mutual.....	3	
	—	10
Domestic—		
Stock.....	71	
Mutual.....	2	
Lloyds.....	1	
	—	74
Foreign stock.....		32
		116
		==

Total..... 254

The following companies were admitted to the District during 1915:

Life insurance companies:

May 12, 1915.—Merchants Life Insurance Co., Burlington, Iowa.

October 11, 1915.—Atlantic Life Insurance Co., Richmond, Va.

October 11, 1915.—American National Insurance Co., Galveston, Tex.

Health, accident, and life insurance company (sec. 653):

September 2, 1915.—Old Dominion Life Insurance Co., Richmond, Va.

Casualty insurance companies:

April 17, 1915.—Zurich Accident and Liability Insurance Co. (Ltd.), Zurich, Switzerland.

April 26, 1915.—Equitable Accident Co., Boston, Mass.

November 19, 1915.—London and Lancashire Indemnity Co., New York, N. Y.

Fire insurance companies:

February 3, 1915.—General Fire Assurance Co., Paris, France.

February 8, 1915.—Imperial Assurance Co., New York, N. Y.

February 3, 1915.—Peoples National Fire Insurance Co., Wilmington, Del.

February 8, 1915.—Concordia Fire Insurance Co., Milwaukee, Wis.

February 27, 1915.—Mechanics and Traders Insurance Co., New Orleans, La.

Fire insurance companies—Continued.

March 22, 1915.—Marine Insurance Co. (Ltd.), London, England.

September 21, 1915.—Vulcan Insurance Co., New York, N. Y.

October 19, 1915.—American Eagle Fire Insurance Co., New York, N. Y.

Fraternal beneficial association:

September 7, 1915.—Southern Woodmen, Birmingham, Ala.

The following companies applied for licenses to transact business in the District during the year, but licenses were either refused by the department or applications withdrawn by companies:

March 15, 1915.—Eastern Casualty Co., Boston, Mass.

July 8, 1915.—National Temperance Life Insurance Co., Burlington, Iowa.

September 20, 1915.—Pennsylvania Indemnity Exchange, Philadelphia, Pa.

The following companies withdrew or reinsured during 1915:

Life company:

United States Life Insurance Co., New York, N. Y., withdrew from the District September 2, 1915.

Health, accident, and life insurance associations (sec. 653):

American Temperance Life Insurance Association, New York, N. Y.; affairs of company taken over by the New York insurance department June 29, 1915.

Merchants Life Association, Burlington, Iowa, changed from life association to legal reserve company under the name of the Merchants Life Insurance Co.

Fraternal beneficial association:

Ladies of the Maccabees of the World, Port Huron, Mich.; name changed to The Women's Benefit Association of the Maccabees October 8, 1915.

Casualty insurance companies:

New England Casualty Co., Boston, Mass.; name changed to New England Equitable Insurance Co., Boston, Mass., June 24, 1915.

Columbia Plate Glass Insurance Co., Washington, D. C.; reinsured its risks in the New York Plate Glass Insurance Co. July 12, 1915.

Fire insurance companies:

Citizens Fire Insurance Co., Charlestown, W. Va., did not apply for renewal of license May 1, 1915.

Dixie Fire Insurance Co., Greensboro, N. C., reinsured all liabilities in the District of Columbia in Hartford Fire Insurance Co., Hartford, Conn., January 30, 1915.

North British and Mercantile Insurance Co. of New York, name changed to Mercantile Insurance Co. of America, New York, N. Y., November 10, 1915.

EXAMINATIONS.

The following insurance companies and associations were examined by this department during the year:

February 10, 1915.—Columbia Plate Glass Insurance Co., Washington, D. C.

February 15, 1915.—Home Plate Glass Insurance Co., Washington, D. C.

March 30, 1915.—Peoples Mutual Benefit Insurance Co., Washington, D. C.

April 7, 1915.—Knights and Ladies of the Malachites of the World, Washington, D. C.

June 8, 1915.—National Benefit Association, Washington, D. C.

June 24, 1915.—National Capital Life Insurance Co., Washington, D. C.

July 12, 1915.—Capital City Benefit Society, Washington, D. C.

November 5, 1915.—Capital City Benefit Society, Washington, D. C.

November 6, 1915.—Royal Order of Jonavid of America, Washington, D. C.

November 15, 1915.—Provident Relief Association, Washington, D. C.

December 13, 1915.—Richmond Beneficial Insurance Co., Richmond, Va.

December 15, 1915.—Commercial National Insurance Co., Washington, D. C.

December 27, 1915.—Home Beneficial Association, Richmond, Va.

December 27, 1915.—Old Dominion Life Insurance Co., Norfolk, Va.

December 28, 1915.—Knights of Industry, Washington, D. C.

December 29, 1915.—Continental Life Insurance Co., Richmond, Va.

Respectfully submitted.

C. F. NESBIT,
Superintendent.

The COMMISSIONERS OF THE DISTRICT OF COLUMBIA.

APPENDIX A.

DEPARTMENT OF INSURANCE OF THE DISTRICT OF COLUMBIA,
Washington, June 5, 1915.

To the COMMISSIONERS OF THE DISTRICT OF COLUMBIA.

GENTLEMEN: I feel it my duty to report to you immediately certain facts revealed by a preliminary examination of the National Capital Life Insurance Co. of Washington, D. C.

This company's stock is now being sold in Maryland, Virginia, Delaware, the District of Columbia, and possibly other States.

This company filed its articles of incorporation November 7, 1914.

They provided for \$25,000 capital stock, par value of each share \$10; to be increased from time to time to a capital stock of not more than \$1,000,000.

Also that "there shall be not less than 5 nor more than 15 trustees or directors of said company, and the number of trustees who shall manage the concerns of the company for the first year is 5."

The company in November, 1914, authorized the sale of its stock at the price of \$20 per share. For each share \$10 was to become part of the permanent capital stock, \$5 was to become part of the permanent surplus of the company, and \$5 per share was to be paid for organization expenses of every kind and description.

The stock-subscription agreement set out fully this plan and was not open to other criticism than the use of one-fourth of the entire subscription for promotion expenses and the practice of taking all this in cash out of the first payment, even when this was the full amount collected.

A copy of this agreement is attached, marked "Exhibit A."

Under this the company operated from early in November, 1914, until practically May 1, 1915, and secured approximately 113 subscriptions on this subscription agreement, the total number of shares of stock subscribed for being 6,327.

I asked for the minute book of the company May 27, but did not get possession of it until June 1. Between November 7, 1914, and April 23, 1915, the minutes show numerous changes in the personnel of the board and officers, but no attempt to do any other business than sell stock seems to have been made.

On Friday, April 23, 1915, a meeting was held, the minutes of which cover 26 pages. An examination of these pages shows resolutions, contracts, and agreements which are little less than astounding.

The original contract for selling stock with Mr. C. W. Walker was canceled and a new contract made with Mr. R. W. Power, in which the company agrees to sell him or his nominees or assigns all the unsold stock of the company, not exceeding \$1,000,000, par value at \$12 per share, the company "to receive and accept individual signed subscriptions to said shares of the capital stock in such numbers and to such amounts as may be tendered to it by said party, his nominees or assigns, from time to time, accompanied by a deposit of \$2 per share."

It was further agreed that "should any condition or contingency arise whereby the directors of the company should deem it advisable or desirable to abrogate the same, there shall be paid to the said party of the second part, his nominees or assigns, the sum of \$75,000 liquidating damages."

This seems to be very one sided, as there is no penalty other than the termination of the contract, so far as the party taking the option is concerned. This is, in my judgment, not a contract of sale, which it pretends to be, but it is in reality an option. On this point, however, I suggest a legal opinion.

I append a copy of this agreement, marked "Exhibit B."

I recommend its reference to the corporation counsel as to its real nature.

This contract was assigned to the National Capital Life Agency (Inc.). This agency has chosen a name so similar to the National Capital Life Insurance Co. as to readily lead the uninformed person solicited to assume their close relationship, if not their identity. The agency, however, is incorporated under the laws of Delaware, with a total authorized capital stock of \$3,000, and \$1,000 set out as the amount of capital stock with which it will commence business.

A certified copy of the certificate of incorporation of the National Capital Life Agency (Inc.), under seal of the secretary of state of Delaware, is hereto attached, marked "Exhibit C."

It next resolved to create a board of governors (copy of the contract being attached hereto, marked "Exhibit D") limited to 200 members in the United States, and appointed by the National Capital Life Insurance Co. of Washington, D. C. "The board of governors shall represent the stockholders and govern and control the policy of the company * * *." "There shall be set aside and held in trust for account of the board of governors a fund made up of and equal to 10 per cent of all first-year cash premiums and in addition thereto 2½ per cent of all second and subsequent years' premiums on the entire business of the company." Attached to this specimen contract were 40 coupons, the first maturing January 1, 1917, the fortieth maturing January 1, 1956, guaranteeing to the holder his share of said fund on the 1st of January of each year. The manifest illegality of appointing men to represent the stockholders and control the stockholders' company is apparent. There seems to be no provision that the persons so named and holding these coupons shall remain stockholders to share in the profits thus provided for. The application for membership to the board of governors is set out in the minutes in connection with the subscription agreement. I am informed not many of these applications for membership have been made and accepted by the company.

There is a bank deposit agreement set out (copy of which is attached to this report and marked "Exhibit E") which provides, among other things, "Second: That the insurance company, subject to the approval of the board of directors, agrees that 70 per cent of the full legal reserve on all business produced by the county in which its depository bank is located shall be invested by the bank in county bonds, mortgages, and other securities that meet the requirements of the insurance laws of the District and the approval of the insurance commissioner. Said investments to net the insurance company 5 per cent, and the company agrees to pay the bank all interest which may accrue over and above the sum of 5 per cent, net, on said investments as its compensation for selecting and recommending said investments."

There seems to be no agreement on the part of the bank to guarantee such investments, and just why the bank through which a loan of a company's money is made should receive part of the interest paid on such loan each year is not plain to me, and I doubt if it would be to the stockholders whose money was thus put out.

There appears a quite astonishing resolution or agreement in which it is proposed that the National Capital Life Insurance Co. shall agree to sell certain shares subscribed to by parties throughout the country at a price of \$20 per share on or before May 1, 1916, these shares being under this agreement purchased at \$16 per share from the agency. This profit of \$4 per share, it is stipulated, shall be reinvested in the capital stock of the company at \$20 per share.

Copy of this agreement is attached hereto, marked "Exhibit F."

The company then makes an agency agreement (copy of which is attached, marked "Exhibit G") with the National Capital Life Agency providing that the agency shall have charge of the underwriting of the company, handle all its agency and policy department, and receive 90 per cent of the first year's premiums on ordinary life and limited payments exceeding 20 payments, and 20-payment term, life, and endowment policies; 80 per cent of the first year's premiums on 15-payment term, life, and endowment policies; and 70 per cent of the first year's premiums on 10-payment term, life, and endowment policies; and a commission of 10 per cent "of all second and subsequent years premiums collected and paid to the first party for the life of all policies written under this contract."

This agreement provides that the agency write three millions of insurance within one year after the company receives its license to do business and there are other agreements and stipulations. This contract is to remain in full force and effect so long as the conditions herein are fulfilled.

There follows resolutions providing for a board of legal advisers, not exceeding 200, who are presumably to share in the profits, something after the manner of the board of governors, and another resolution provides for and authorizes the selection, from the stockholders in the medical profession, of a board of medical directors, not exceeding 200. Certificates of membership are said to be "hereto affixed," but there were no copies in the minutes of these membership certificates. This department has asked for copies of these certificates and has been advised that they were not yet available.

An examination fails to show that either the president or the treasurer or the secretary present at this meeting had subscribed to any stock in this company. If they had even one or two shares they had paid no money for them.

The similarity of the name of the selling agency and the name of the insurance company is in itself confusing to the subscriber to stock and liable to be misleading to the parties solicited for subscriptions. The agency is practically without financial responsibility, considering the magnitude of its undertaking in marketing practically

a million dollars of stock. The contract above referred to provides for such a tremendous expense covering the first year of the company's business that the inability of the company to succeed under such a handicap is hardly open to doubt.

Parties solicited to buy stock told me of representations made to them to induce them to purchase stock which are of questionable legality and which certainly can not be carried out by the National Capital Life Insurance Co. as a going concern operating under the supervision of this department, and I doubt if any company could get a license in any State with these contracts outstanding.

I have been furnished by the selling agency with a list of the numbers of the subscriptions taken, the amounts each one is for, and showing the amount which is paid on account. This amount, already paid, is somewhat in excess of \$20,000 and is practically that portion of the price for which the stock is sold which they expect to receive for their services. There is also on deposit to the credit of the company or in the hands of the selling agents, due the company, according to their report, \$3,731.

I have written to the banks named as depositories (some 12 in number) to send me a statement of the amount on deposit in each to the credit of the company.

When I have completed my examination and have the full and exact data I will submit it to the commissioners, but the situation seemed to me one which should immediately be brought to the attention of your honorable body.

The resolution providing for a board of governors, if carried out, together with the board of medical directors and board of legal advisers, would, in my opinion, make the successful conduct of the insurance company impossible from the standpoint of expenses alone. It is contrary to every principal of good management that men should be appointed to such a board of governors "who shall represent the stockholders and govern and control the policy of the company." The stockholders have, and should have, the right to decide themselves who shall represent them and who shall govern and control the policy of the company.

This resale contract, copy of which I submit herewith, seems to me entirely outside of the powers of the National Capital Life or any other insurance company. I am inclined to think it is illegal, but you should have the advice and opinion of counsel on this point.

As to the question whether or not such promises as appointment to the board of governors held out to induce stockholders to make subscriptions to stock is a violation of law, I am not competent to answer. I would suggest that this matter be referred to the United States District Attorney for his opinion.

I suggest that this entire matter be referred to the proper legal authorities for an opinion, that this department may be advised as to what action should be taken in the premises.

I may add that since April 23 the stock sales have been made on a different subscription blank than that used before, and I submit a copy of the latter subscription blank in which the name of the National Capital Life Agency (Inc.) appears along with the name of the National Capital Life Insurance Co. The total sales made under this second form of subscription are, to the best of my information, 760 in number. The price of subscriptions seems to be \$20, although the company is only to receive \$12 per share and not \$15 as under the first subscription.

Respectfully submitted.

(Signed)

C. F. NESBIT, *Superintendent.*

DEPARTMENT OF INSURANCE OF THE DISTRICT OF COLUMBIA,
Washington, June 24, 1915.

HON. CHAS. F. NESBIT,

Superintendent of Insurance, District of Columbia.

DEAR SIR: Pursuant to your direction, I called yesterday on the present officers of the National Capital Life Insurance Co., of this city, for the purpose of examining the papers and assets recently turned over to them by the National Capital Life Agency (Inc.).

The papers consisted of subscription agreements to purchase stock in the insurance company and lists and card records of same. The assets amount to \$2,961, which was deposited in the Union Savings Bank on June 17, the day of delivery to the treasurer. The bank balance has been verified at the bank, and I learn that there is an additional account of \$2,576 in the company's name, but that this latter account is subject to the order of the incorporators of the company, while the \$2,961 account is subject to the order of Mr. C. P. Grandfield, treasurer.

I was informed by Mr. Richmond, in the presence of Mr. Stillings, Mr. Grandfield, and Mr. Woolfolk, who assisted me in this examination, that the resignations of Messrs. Merriam and Warden, as president and secretary, respectively, were accepted by the board of directors on June 11 and at the same meeting Mr. Stillings was elected president and Mr. Grandfield was elected treasurer; and that the board now consists of Messrs. Stillings, Richmond, Grandfield, Jesse D. Price, and W. M. Cooper, although in the case of Mr. Price no acceptance has as yet been received. Mr. Richmond also stated that the shares of stock held by Messrs. Coy, Crosson, and DeLashmutt, amounting to one share each, had been transferred to Mr. Stillings, Mr. Grandfield, and himself, one share each, but there was no record of such transfer on the card accounts, his explanation being that the cards had been in his possession too short a time for him to post these changes.

A check of the subscription agreements shows that there were 6,327 shares sold on the basis of \$20 per share, \$10 of which was to go into the capital stock account, \$5 to the surplus account, and \$5 for organization expenses. There were no signed agreements covering 2,500 of this group, but an agreement is incorporated in the minute book previously exhibited, which covers 2,496 shares, and the full payments of \$20 per share is shown on the card record for each of the other four shares. These subscription agreements appear to show first payments amounting to \$22,791 and payments due amounting to \$78,789. In the case of the subscription for 2,496 shares referred to above, the first payment is shown at \$2,496 and the amount due at \$22,464, which would indicate that this sale was made on a basis of \$10 per share, instead of \$20 as set out in the agreement.

Since the contract entered into on April 23, 1915, with which you are familiar, stock has been sold on a basis to net the company \$12 per share instead of \$15 per share as set out above. Under this arrangement I find, according to the subscription agreements, that 1,721 shares have been sold on which first payments amounting to \$14,710 appear to have been made and \$17,710 to be due on May 1, 1916. In this group there is one subscription for 100 shares on which \$500 has been paid, \$500 due August 15, 1915, and \$1,000 due May 1, 1916. This is shown in the list as \$1,000 paid and \$1,000 due. There is another block of 500 shares, which was sold at \$16 per share, under a "resale" contract, by which the insurance company agrees to sell this stock for the subscriber by May 1, 1916, at \$20 per share, provided the profit of \$4 per share is invested in stock of the insurance company and the subscriber will aid in selling stock and furthering the interests of the company. In this case \$3,000 is shown as the first payment and \$5,000 as due. In all other subscriptions in this group half of the subscribed price of \$20 per share is shown as paid and half as still due. Twelve of the subscriptions in this group bear notations showing the acceptance of the subscribers as holders of board of governors' contracts, two as holders of medical directors' contracts, and one as a holder of a legal adviser's contract. In most cases an acceptance signed by two officers of the insurance company is attached to the subscription agreement. These special contracts are referred to in the minute book and have already come to your attention. Under a resolution of the board of directors, the subscriber for 2,496 shares, referred to under the discussion of the first group, was relieved from his subscription and his stock ordered sold, so that the whole of the second group has been treated as resale of this stock. It will therefore be seen that the 1,721 shares comprising this group are in reality a part of the 2,496 shares in the first group, and this being the case the company has only obtained subscriptions for 5,552 shares.

The card records showed total subscriptions of \$76,620 and payments credited amounting to \$18,645. This does not balance with the subscription agreements, because the cards do not show the subscription of 2,496 shares previously referred to, nor any of the shares referred to herein as the "second group." The payments credited on the cards do not agree with the subscription agreements, but this is partly due to subsequent payments having been made since the filing of the agreements, and in other cases to variance between the credits.

Mr. Grandfield stated that none of the notes, which have been taken in partial or full payment for stock, were turned over to him by the selling agents.

In a visit to the offices of the selling agents recently the subscription agreements were examined by me, but, although it is dated May 25, 1915, the agreement to purchase 500 shares under the "resale" contract, which is particularly referred to under the discussion of the second group, was not exhibited to me at that time.

Respectfully submitted.

(Signed)

W. S. HALL, *Examiner.*

Approved:

(Signed)

C. F. NESBIT, *Superintendent.*

APPENDIX B.

DEPARTMENT OF INSURANCE OF THE DISTRICT OF COLUMBIA, *Washington, December 23, 1914.*

The BOARD OF COMMISSIONERS OF THE DISTRICT OF COLUMBIA.

GENTLEMEN: I wish to advise you that I ordered the Royal Benefit Society, of this city, to discontinue business in the District of Columbia, on the 10th day of November last, and received an acknowledgement of that letter from the national president and the national secretary, saying:

"We beg to acknowledge receipt of your letter of November 10, 1914, and in reply desire to say that your wishes will be complied with.

"The Royal Benefit Society will not issue or do any more business in the District of Columbia."

Without going into all the details of the report of the examination of this society, I wish to call your attention to some features of the reports, made by this and other departments, as illustrating most graphically the need of additional legislation for the regulation of fraternal insurance associations.

On the theory that fraternal associations are mutual and cooperative the law has not given the same specific powers to insurance departments over fraternal associations that they exercise over stock companies. The result has been that in many cases individuals operate insurance companies under the guise of fraternal, their sole and only purpose being personal gain and profit. These societies are not really controlled by the members at all, and this society illustrates very forcibly the great injustice inflicted by this method on innocent members of the community.

The Royal Benefit Society was incorporated under the laws of the District of Columbia in November, 1897, and has transacted business as a fraternal beneficial association here and in a number of the States since that time.

Its income reached the figure of approximately \$300,000 in a single year, several years ago. In 1909 it reinsured the members of the American Home Circle, a fraternal beneficial association incorporated and doing business under the laws of Illinois. The American Home Circle was reinsured the year previous, November 19, 1908, by the Fraternal Tribunes, another Illinois fraternal beneficial association. Subsequently it appears that funds of the Fraternal Tribunes amounting approximately to \$57,000 disappeared. Dissensions arose between the officers and directors of these two societies and it was alleged that these funds were misapplied. The disappearance of these funds caused a great deal of unfavorable comment and the matter was investigated by the grand jury at Rock Island, Ill., resulting in the indictment of a number of persons. Subsequently it appears that these funds referred to were restored, but it is difficult to state with any degree of definiteness just who restored them.

The amalgamation of these two societies was canceled or rather the American Home Circle withdrew from the agreement in July or August, 1911.

The officers of the Fraternal Tribunes were, from November 19, 1908, to July 1, 1909: Thomas W. Wilson, president; M. B. Garber, secretary; G. W. Kenney, attorney; C. H. Walters, medical director.

The officers of the American Home Circle after the amalgamation with the Fraternal Tribunes and on the date of the amalgamation of the American Home Circle with the Royal Benefit Society were: Thomas W. Wilson, president; M. B. Garber, secretary; G. W. Kenney, attorney; C. H. Walters, medical director; S. S. MacElvain, treasurer.

The officers of the Royal Benefit Society after the amalgamation with the American Home Circle were: Thomas W. Wilson, president; M. B. Garber, secretary; G. W. Kenney, attorney; C. H. Walters, medical director; S. S. MacElvain, treasurer.

This department has received a great many complaints from claimants against the Royal Benefit Society.

These were so numerous when I first took charge of the office that I immediately undertook an examination of the Royal Benefit Society.

I found that while the home office was here, a branch office was maintained at Springfield, Ill., where all of the business that was formerly the business of the American Home Circle was conducted, being now a branch office of the Royal Benefit Society.

In the course of this examination I found that one set of books were kept in Washington where the receipts of all members except those who reported to Illinois were kept. That this home office paid its claims and expenses here. That another set of books were kept in Springfield, Ill., where the receipts of the former members of the American Home Circle were kept. And that the Illinois branch office paid its claims, expenses, salaries, etc., through that branch and not through the home office. Subsequently I found that the treasurer, Charles D. Brainard, kept the treasurer's books of receipts and disbursements in Peoria, Ill.

The accounts do not agree, and taking the years 1912 and 1913, and the first seven months of 1914, I found a difference between the treasurer's books in Peoria and the receipt books at Springfield of \$7,273.79. The Springfield receipt books showed total receipts of \$132,456.77, while the treasurer's books at Peoria showed receipts of \$139,730.74.

The books in Washington as to receipts and disbursements are neatly and accurately kept and with them we found no difficulty or difference.

I found on the minute books under date of October 11, 1911, at Washington, D. C., the following minute:

"WASHINGTON, D. C., October 11, 1911.

"A quorum of the executive committee was present at the meeting held this day.

"There was full and complete discussion and consideration of suits pending in the District of Columbia relating to the funds of the Famobrosis division now on deposit in New York and Washington banks.

"In view of the fact that the moneys of the society held for the payment of claims in the Famobrosis division and on deposit in the New York and Washington banks were tied up by litigation it was deemed advisable that some action be taken, if possible, to relieve the situation. Thereupon it was duly moved, seconded, and carried that the national president take steps and to do such things as he deemed necessary to effect a loan or loans of not to exceed \$25,000 for the society and upon the best terms possible and from such source or sources as might be available.

"No further business appearing, the executive committee adjourned."

No names of the person or persons present are given and the minute does not even show the signature of the secretary.

This is the authority, I am told, for borrowing \$25,000. There is a decided question in my mind as to the propriety of a fraternal association borrowing any such large sum of money.

An examination of the receipt books kept in Springfield, at the end of the accounts for each of several months, show items written in pencil "Borrowed money." The items aggregate for the year 1912, \$16,550; for 1913, \$23,223.37; and for the first seven months of 1914, \$2,474.56; or a total of \$42,247.93. This entire amount on the Springfield book is in pencil, both as to the items "Borrowed money" and the figures.

On the treasurer's book kept in Peoria there are items in ink accounting for most of these pencil memoranda, and additional items not on the Springfield books at all, although the amounts do not always agree; for instance, in the Springfield book, January, 1912, appears the item "Borrowed money, \$2,585"; in the treasurer's book, kept in Peoria, appears this item, "January 18, 1912, To deposit, check, F. H. Lowe, trustee, \$5,585," a difference of \$3,000. The pass book with the Illinois National Bank shows a deposit, January 18, 1912, \$5,585.

There are other differences, but none so large as this.

The total difference between the two sets of books, I have given above.

On the treasurer's receipt book appears at different places the following items among the receipts:

Check, C. D. B.....	\$500.00
Check, T. W. W.....	1,000.00
Check, T. W. W.....	885.00
Check, T. W. W.....	1,000.00
Check, T. W. W.....	1,000.00
Check, T. W. W.....	400.00
Check, T. W. W.....	600.00
1913.	
June 10. Check, G. W. Kenney.....	2,000.00
Aug. 16. Check, Anchor Life Insurance Co.....	2,920.72
Oct. 17. Check, O. L. C. covering Anchor Life No. 3998.....	500.00
Oct. 18. Check to C. D. B. by A. A. A.....	900.00
Dec. 22. Check, T. W. W. (borrowed).....	1,000.00
Dec. 31. Check, exchange from Indianapolis on Chicago receipt marked borrowed money.....	2,441.65

As possibly throwing light on these items I wish to say that among the other complaints received in connection with the Royal Benefit Society, was that it was being used in the promotion of the sale of stock of the American Assurance Association of Arizona.

This complaint was accompanied by facsimile letters which stated that the Royal Benefit Society had been taken over by the American Assurance Association.

Also accompanying this complaint were circulars which indicated a very close connection between the American Assurance Association and the Royal Benefit Society.

As the Royal Benefit Society was a fraternal beneficial association, and theoretically, at least, controlled by its members and not operated for gain or profit, I could not understand how it could be "taken over" by the American Assurance Association which investigation showed to be a holding corporation, chartered under the laws of Arizona. One of the circulars, distributed in Illinois by the American Assurance Association, contains, among other information, the following:

"The officers of the American Assurance Association are now the officers of the Anchor Life.

OFFICERS AND DIRECTORS OF THE ANCHOR LIFE INSURANCE COMPANY.

Thos. W. Wilson.....	President.
Geo. W. Kenny.....	Vice President.
Otho L. Caldwell.....	Treasurer.
Geo. H. Craft.....	Secretary.
J. M. Wilson.....	Geo. W. Kenney.
A. G. Murray.....	A. M. Norman.
Chas. A. Bookwalter.....	August M. Kuhn.

"This communication is signed: 'Otho L. Caldwell, president American Assurance Association; treasurer the Anchor Life Insurance Co.; director Royal Benefit Society.' "

In view of this information the above entries on the books of Chas. D. Brainard, treasurer of the Royal Benefit Society, seemed to me to require explanation.

I have called on the president of the Royal Benefit Society, Mr. Thomas W. Wilson, for an explanation and in reply thereto received the following letter, under date of December 14, from Springfield, Ill., addressed to me and signed by Thomas W. Wilson, national president:

"Permit us again to briefly outline the conditions at the Springfield branch office. The only record that could be kept in the Springfield branch office from work originated there is the receipts from members sent to that office and the disposition of those receipts.

"Everything in that office was laid before you or your examiner, including all original reports and the book records of the same. Those records were all kept in ink and correctly kept. All money received was properly entered and all of it transmitted to the treasurer.

"As you are aware from our statements both written and verbal, after the record was made each month there were some pencil notations made below the footings, which were not records but only made for convenience. Those penciled notations could have been erased before showing the books to you, but as stated above, everything was laid before you, and we think if you make any reference to those penciled notations you should make the full statement in accordance with the above.

"There were records of the society kept both in Washington and Peoria and we know no reason why you should separate any of those records in a final examination.

"It has already been shown to you that the bank book kept by the bank in Peoria was an original record, kept outside of the office of the society, and that it and the treasurer's book kept at Peoria agree and show that the money received by the treasurer was all deposited in the bank. The bank deposits made by the treasurer in Peoria included all that had been received, entered, and transmitted from the Springfield office, and also many thousands of dollars which the management of the society secured in addition to the amount paid by members. A difference must exist between records in the Springfield branch office and records kept in Peoria and that difference consists entirely of the money secured as stated above, which money did not pass through the Springfield branch office and record of it could not be kept in Springfield."

In a statement in the Illinois State Register, Springfield, Ill., November 28, given to the papers by Messrs, T. W. Wilson and O. L. Caldwell, they state that in April, 1913, the American Assurance Association purchased a little over 60 per cent of the Anchor Life stock and since that time has been successfully operating that company.

They made no reference to the Royal Benefit Society in this statement and Mr. Wilson recently stated to me that there was no connection between the American Assurance Association and the Royal Benefit Society.

The following table shows the certificates in force, assets, and liabilities of the Royal Benefit Society, and this was to me, in itself, sufficient reason for ordering this company to discontinue business in the District of Columbia.

CERTIFICATES.

Year.	In force begin- ning of year.	Written.	Termi- nated.	In force at end of year.	Assets.	Liabilities.
1909.....	13,719	16,175	10,061	19,833	\$37,887.31	\$32,217.93
1910.....	19,833	12,906	16,967	15,772	29,782.41	51,761.42
1911.....	15,772	5,090	11,048	9,814	26,980.89	65,908.94
1912.....	11,949	2,454	7,048	7,355	18,003.87	74,251.19
1913.....	7,355	1,493	2,860	5,988	9,869.38	78,265.11
July 31, 1914.....					5,593.61	89,922.26

	Assets.	Liabilities.	Members.
Jan. 1, 1909.....	\$37,887.31	\$32,217.93	13,719
Jan. 1, 1910.....	29,782.41	51,761.42	19,833
Jan. 1, 1911.....	26,980.89	65,908.94	15,772
Jan. 1, 1912.....	18,003.87	74,251.19	11,949
Jan. 1, 1913.....	9,869.38	78,265.11	7,355
July 31, 1914.....	5,593.61	89,270.21	.....

The assets have decreased from \$37,000 to \$5,000 in round numbers, in five years. The liabilities have increased from \$32,000 to \$89,000, and the membership has decreased from 13,000 to 7,000.

In none of these figures have I included either the membership or the assets of the Famobrosis Society, also chartered under the laws of the District of Columbia, which entered into an agreement with the Royal Benefit Society in 1909. Later the Famobrosis Society entered suit in relation to this contract, claiming that the provisional contract made by the Royal Benefit Society officers had not been carried out. As a result of this, approximately \$37,000 funds of the Famobrosis Society are now held in escrow in banks in Washington and New York, and there are pending, to the best of my knowledge, four lawsuits, one in Illinois, one in Washington, D. C., and two in the State of New York, relative to this matter.

This litigation is surely and not slowly dissipating the dues collected from the members of these fraternal societies.

The statement of the Royal Benefit Society from March 10, 1911, to July 31, 1914, shows expended for:

Salaries to officers.....	\$43,555.50
Managers' salaries.....	9,810.00
Salaries of office employes.....	28,301.31
Salaries of deputies.....	5,481.00
Traveling expenses.....	28,036.65
Legal expenses.....	17,940.99

In all, the expenses of conducting the business for the period above referred to was \$239,520.71, whereas the total assessments received from members was \$395,372.49, or over 60 per cent; that is, over 60 cents out of every dollar has gone for expenses for a period of over three years, most of this having been spent in the Illinois branch of this Royal Benefit Society, which has not written a single new member and has not tried to write any new members according to the statement of its officers.

This statement by them has been verified by some 80 letters which I have received from the secretaries of the subordinate lodges throughout Illinois.

I addressed over 90 letters, one to each subordinate lodge, and they all said that no new members had been taken since August, 1913, the date which I specifically asked for.

One member states: "The last application for membership was in February 10, 1906." Another states: "I have collected assessments for the Society since the fall of 1908. The circle in this town has had no new members since I have had charge of collecting the assessments." One lady writes: "I have not received any new

members. There are only four members here. We had a few more when the lodge started in 1903. * * * My husband and myself feel that we are paying out our money each month for nothing, because we feel that if anything should happen we would never receive any insurance."

These are samples of answers received in response to my inquiry. None of them indicated that any new members had been written during the period when the officers of this society have spent \$28,000 for traveling expenses and \$17,000 for legal expenses, most of which was spent in the Springfield branch, \$19,000 for traveling expenses, \$12,500 for legal expenses having been expended through that office.

I am convinced that so long as insurance departments throughout the States of this Union, and I include the District of Columbia, are created for the purpose of supervising insurance they should have ample power over all forms of insurance, whatever its name, or the plan on which it is conducted, that they may protect the public. From the very nature of the situation, the average individual is unable to protect himself or to know definitely what his protection really is.

Thus insurance departments are the agencies created by the people to do for them what they can not individually do for themselves. The law should give sufficient authority in this District, at least, to enable this department to prevent such unwarranted uses of the assessments paid in, mostly by poor people and by people who in good faith are attempting to provide for those dependent on them in case of death.

This society has unpaid death claims dating back as far as 1910. The total amount of unpaid claims is over \$40,000.

The Royal Benefit Society of Washington, D. C., was successor to the Royal Benefit Society of New York and the National Fraternal Alliance of Baltimore, Md.

In 1901 it took over the Union Indemnity League of Virginia. It has also taken over or absorbed the Fraternal Endowment Order of Mutual Aid and Protective Association and the Continental Alliance Benefit Fund, both of New Orleans, La.

Illustrating still further the manipulation by individuals of these so-called fraternal societies, it is interesting to note that the American Home Circle, of Rock Island, Ill., which was reinsured by the Royal Benefit Society in 1909, having no assets and considerable liabilities, had itself previously reinsured or had been consolidated with the American Union Relief Society, the Fraternal Tribunes, the Independent Order of Mutual Aid, the Farmers' Federation, the Fraternal Crystal Light.

The chief asset used by men who thus handle these societies are the noblest sentiments and feelings the human race has developed. All the fine words that the race has evolved are used to induce innocent and uninformed people to turn over their money to these societies.

The very title of these societies illustrates very fully this point. There are many legitimate and honest fraternal societies and associations. Many of these are operated economically and honestly, but the law should apply to all societies. Such law will not injure well-conducted fraternal societies but would be a protection to the public against spurious and extravagantly managed concerns.

About the only method I have of regulating insurance of this character in the District of Columbia is the power of examination, which, I am glad to state, is absolute and complete, and the additional right of publicity, the records of this department being public records.

Respectfully submitted.

C. F. NESBIT, *Superintendent.*

DEPARTMENT OF INSURANCE,
Washington, D. C., October 23, 1914.

HON. CHARLES F. NESBIT,

Superintendent of Insurance, District of Columbia.

DEAR SIR: Pursuant to your direction, I have made an examination of the books and affairs of the Royal Benefit Society of the District of Columbia as of July 31, 1914.

On November 4, 1909, this society reinsured the members of the American Home Circle of Springfield, Ill. A branch office was afterwards opened in the latter city, and the records of the former American Home Circle members have since been kept there. This made it necessary for me to visit Springfield and examine the records of that branch. The only books of record kept there consist of one containing receipts and another disbursements.

On December 31, 1909, the Royal Benefit Society also made a provisional reinsurance contract or agreement with the Famobrosis Society of the District of Columbia.

It is claimed by the officers of the Famobrosis Society that all of the provisions of the contract have not been complied with. The funds of the Famobrosis Society are held in escrow pending settlement of certain litigation concerning their owner-

ship. Later in this report a more detailed account will be given of these reinsurance transactions.

The following shows the financial status of the Royal Benefit Society as nearly as could be ascertained from the books and other records on July 31, 1914:

Ledger assets Mar. 9, 1911..... \$7, 614. 39

INCOME.

[Mar. 10, 1911, to July 31 1914, inclusive.]

Assessments, less \$928.42 returned.....	\$395, 372. 49
Medical examiners' fees.....	872. 66
Sick benefits returned.....	96. 85
Sale of lodge supplies.....	111. 13
Sale of office supplies.....	25. 00
Clerks' salaries returned.....	250. 00
Insurance department fees returned.....	45. 00
Traveling expenses returned.....	29. 57
Commissions returned.....	78. 44
Exchange of checks.....	1, 120. 10
Borrowed money.....	42, 246. 93
Overdraft.....	323. 77
Total income.....	\$440, 571. 94
Sum of both amounts.....	448, 186. 33

DISBURSEMENTS.

[Mar. 10, 1911, to July 31 1914 inclusive.]

Death claims.....	\$120, 320. 32
Disability claims.....	80, 317. 13
Commissions to deputies.....	43, 732. 97
Collection of assessments.....	28, 265. 45
Medical examiners' fees.....	3, 955. 32
Salaries of officers.....	43, 557. 50
Managers' salaries.....	9, 810. 00
Salaries of office employees.....	28, 301. 31
Salaries of deputies.....	5, 481. 00
Postage, express, telegraph, and telephone.....	8, 603. 79
Advertising, printing, and stationery.....	8, 665. 32
Rent.....	8, 032. 15
Traveling expenses.....	28, 036. 65
Taxes and license fees.....	195. 18
Insurance department fees.....	370. 00
Legal expenses.....	17, 940. 99
Lodge supplies.....	609. 15
Official publication.....	213. 70
Exchange of checks.....	1, 120. 10
Services of detectives.....	584. 97
Interest on borrowed money.....	300. 00
Miscellaneous expenses.....	1, 745. 17
Borrowed money returned.....	3, 400. 00
Furniture and fixtures.....	193. 00
Total disbursements.....	\$443, 751. 17
Balance.....	4, 435. 16

LEDGER ASSETS.

Cash in office and in bank.....	\$1, 469. 34
Agents' balances.....	3, 791. 82
Due from Famobrosis Society.....	332. 45
Total ledger assets.....	\$5, 593. 61

NONLEDGER ASSETS.

Assessments in hands of subordinate lodges.....	\$3, 650. 94	
Furniture and fixtures.....	1, 500. 00	
		<hr/> \$5, 150. 94
Gross assets.....		10, 744. 55

ASSETS NOT ADMITTED.

Balance due from organizers not secured.....	\$3, 291. 82	
Due from Famobrosis Society.....	332. 45	
Furniture and fixtures.....	1, 500. 00	
		<hr/> \$5, 124. 27
Total admitted assets.....		5, 620. 28

LIABILITIES.

Death claims.....	\$43, 469. 01	
Disability.....	630. 50	
		<hr/>
Total unpaid claims.....		\$44, 099. 51
Unpaid salaries.....		500. 00
Borrowed money.....		44, 346. 93
Overdraft.....		323. 77
		<hr/>
Total liabilities.....		89, 270. 21

The above statement was made from the books, including certain items in pencil memoranda relative to borrowed money. Mr. Wilson, however, has furnished a sworn statement to the effect that during 1912 and 1913, through his own personal efforts and credits, there was donated to the association \$18,893.39. This is not shown on the books and not included in this financial statement unless it includes some of the items carried as borrowed money.

The books show no borrowed money during 1911. Notwithstanding this, however, the sworn financial statement of the association filed with this department for 1911 shows liabilities for borrowed money amounting to \$13,398.98, and income from borrowed money amounting to \$11,998.98. The statement also shows disbursements of \$4,100 for borrowed money. These figures show that there should have been book items, of borrowed money received and borrowed money repaid, thereby increasing the liability for borrowed money \$7,898.90 more than shown by the books.

As a consequence of keeping separate and distinct records of the members of the American Home Circle and their funds in Springfield, while the records of the original Royal Benefit Society members and their funds are kept here; and the further fact that the records of the members and funds of both societies are not available in either city, together with the meagre records in the Springfield office, made it impossible to strike an exact balance. Some of the most important records shown me in Springfield were in lead pencil and were afterwards found to be entirely unreliable, as shown later by sworn answers of Thomas W. Wilson and Otho L. Caldwell, national president and assistant national secretary, respectively, to questions propounded by your examiner. These records related to large sums of money claimed to have been loaned and donated to the society. These amounts used in this report were not taken from the sworn statements referred to and some of them were at great variance with the pencil records in the books. The interrogatories and answers referred to are made a part of this record and marked Exhibits "A" and "B."

You will observe that all of the information asked for has not been given.

Exhibit A contains a statement that:

"That said Thos. W. Wilson has, through his own individual and personal credit and efforts, fully satisfied for said Royal Benefit Society to said second party, the entire obligation under said agreement and schedule of loans; that said agreement and schedule of loans are not now outstanding against said Royal Benefit Society and that the obligations thereof and thereunder are satisfied and canceled; that said Royal Benefit Society does not now owe anything by reason of said agreement or schedule of loans to said second party or to any person, corporation, association, society, partnership, or otherwise; that there has been no subsequent or other act or acts transaction or transactions, other than the one above mentioned with said Thos. W. Wilson, with any person, corporation, association, society, partnership, or

otherwise, whereby said Royal Benefit Society is obligated to any extent whatsoever under said agreement or schedule of loans; and that there is no agreement or obligation against said Royal Benefit Society in any way or to any extent collateral to said agreement dated the 16th day of October, 1911, or to said schedule of loans, whereby said Royal Benefit Society was or is in any manner or to any extent under any, the slightest, obligation to any person, corporation, association, society, partnership, or otherwise.

"And affiants further say that any and every obligation that might otherwise be due to said Thos. W. Wilson from said Royal Benefit Society by reason of the satisfaction and settlement of the obligation of said Royal Benefit Society under said agreement dated the 16th day of October, 1911, and the schedule of loans thereto attached, is and has been fully, wholly, and completely released and donated by him, the said Thos. W. Wilson, to said Royal Benefit Society without any, the slightest, reservation of any claim of any kind to recover or be paid the same or any part thereof.

"And said affiants further say that in addition to the foregoing the amounts deposited by said Thos. W. Wilson during the years 1912 and 1913 to the credit of the Royal Benefit Society, being in the respective amounts of \$8,808.39 and \$10,085.00, have been absolutely donated by him, and the said Thos. W. Wilson, to said Royal Benefit Society without any reservation or any claim to recover the said amounts or any part thereof, and that said Royal Benefit Society does not now owe anything whatsoever to said Thos. W. Wilson by reason of any of the amounts so deposited as aforesaid by him to the credit of said Royal Benefit Society during the years 1912 and 1913; and that the forms of release of said claims are as shown in Exhibit B and Exhibit C hereto attached."

It will be observed that the affidavit does not contain the name of the second party of the agreement dated October 16, 1911, from whom the money is alleged to have been borrowed, nor the date on which the borrowed money was repaid.

HISTORY.

The Royal Benefit Society was incorporated under the laws of the District of Columbia in November, 1897, and has transacted business as a fraternal beneficial association here and in a number of the States since that time.

On November 4, 1909, it reinsured the members of the American Home Circle, a fraternal beneficial association incorporated under the laws of Illinois, and on December 31, 1909, it entered into a provisional contract and reinsurance with the Famobrosis Society, another fraternal beneficial association, which was incorporated under the laws of the District of Columbia in 1901. Copies of this reinsurance contract and agreement are made a part of this record and marked Exhibits "C" and "D."

When the Royal Benefit Society reinsured the American Home Circle, the latter society was without funds, and in fact its records show an overdraft of \$412.55, and it had a number of unpaid death claims.

The object of reinsuring the American Home Circle, which had no assets and which did have liabilities, is not apparent. The membership has since dwindled, and there appears to be practically no effort to get new members in that branch of the society. The last application in the Springfield branch of the society appears to have been written some time in 1910.

The fact that some of the members of the American Home Circle were more than 55 years old, who did not pass medical examinations when reinsured, is a subject for consideration.

The number of American Home Circle members remaining in the society on January 1, 1913, was 1,917, while the number on July 31 was only 1,699.

"FAMOBROSIS DIVISION."

The articles of agreement between the Royal Benefit Society and the Famobrosis Society, relative to the reinsurance of the membership of the latter society by the former, were provisionally conditioned on the securing by the Royal Benefit Society at least 1,000 new members in the "Famobrosis Division." The articles of agreement also provided that the members of the "Famobrosis Division" and new members taken in should be carried in the "Famobrosis Division" and operated under the "Morse equalization plan." The assets of the latter society, amounting to \$37,716.51 on January 31, 1910, are still held in escrow as related above.

The litigation in connection with the ownership of these funds has been very expensive to the Royal Benefit Society, particularly in the matter of legal and traveling expenses.

Practically all of the members taken over from the Famobrosis Society were induced to return to the original management some time during the fall of 1911, who have collected the assessments since that time.

During the period that the Royal Benefit Society held the said members an "advisory council," composed of Howard H. Morse, Joseph Clark, and Ellis E. Waring, were paid salaries of \$1,200, \$300, and \$900, respectively, per annum. They were authorized to maintain an office at an annual expense of not to exceed \$500. The creation of this board caused a duplication of officers and salaries which does not appear to have been justified.

ASSETS.

The cash in office and in bank amounted to \$1,469.34, against which there was an overdraft for \$323.77, leaving the net amount \$1,145.57. All of the other assets were disallowed under the head of assets not admitted.

LIABILITIES.

The bulk of the liabilities consisted of unpaid death claims, amounting to \$43,469.01, and borrowed money, amounting to \$24,998.98. The amount carried in this report representing death claims is the amount for which the society is liable after they have been scaled in accordance with the by-laws.

Of the liability for death claims, \$35,227.64 was due the beneficiaries of members of the Illinois branch, and \$8,191.37 to beneficiaries looking to the home office in Washington for settlement. Although the two branches constitute one society, the Springfield and Washington branches are operated, to a considerable extent, as separate institutions. The national secretary in this city states that the only reports of the financial transactions of the Illinois branch are sent him once a year when it is necessary to furnish this department with an annual statement under the law. He receives assessments and pays his expenses and claims, and the Springfield branch does likewise. The borrowing and repaying of money is all done in the Springfield branch, and none of it is used to pay the claims or expenses of the home-office branch here.

CONCLUSION.

The financial condition of this society has been continually getting worse since 1909, as shown by the following exhibit of assets and liabilities:

Assets.	Liabilities.
\$37,887.31	\$32,217.93
29,732.41	51,761.42
26,980.89	65,908.94
18,003.87	74,251.19
9,869.38	78,265.11
5,593.61	89,922.26

This statement does not contain the funds owned by the Famobrosis Society prior to its provisional reinsurance with this society, which are now held in escrow.

The society, especially the Illinois branch, is operated under a very high expense ratio. This to a considerable extent is caused by the litigation with the Famobrosis Society in connection with the possession of certain funds heretofore referred to. In view of the fact that no original applications have been written for several years it would appear that the salaries of the officers of this branch are excessive. In 1913 these salaries amounted to \$7,700, and during the first seven months of the present year they amounted to \$3,700.

The society does not appear to be operated in accordance with its by-laws. Section 1 of article 4 provides, "That the executive department of the society shall consist of the executive officers, being the national president, the national vice president, the national secretary, the national treasurer, the national medical director, and the national attorney, and the executive committee while exercising executive functions; the supreme executive power shall be vested in the national president."

Section 1 of article 6 provides that "During the year 1913 and quadrennially thereafter the five members of the executive committee shall be elected by a direct vote of the membership. In view of the statements of the national secretary in reply to questions propounded by you on the 28th ultimo, when he stated that he was made national secretary in 1912 he did not know anything about an executive committee meeting in 1913 and did not receive notices of such meetings, knew nothing about the executive committee authorizing Mr. Wilson or anyone else to borrow money to

pay claims or for any other purpose, knows nothing about money having been donated, does not know of anything having ever come before the executive committee relative to putting the Royal Benefit Society on a legal reserve basis."

So far as putting the said society on a legal reserve basis, it is difficult to see how such a thing could be accomplished, when we take into consideration that while reserving the right to defer the payment of claims for nine months it finds itself with many thousands of dollars due for death claims.

For a long time this department has been receiving circulars from persons in different parts of the country making inquiry as to what connection the Royal Benefit Society has with the American Assurance Association of Arizona. Some of these persons stated that they had purchased stock, and others stated that they had sold it to others or had acted as agents to sell it to others: and some inquired as to whether they were justified in selling the stock.

The circulars stated, among other things, that "The American Assurance Association and Royal Benefit Society are incorporated companies with charter rights which permit them to engage in all forms of insurance by conforming with the insurance laws of the States in which they did business.

"It is the purpose of the American Assurance Association and the Royal Benefit Society to capitalize a legal reserve life insurance company to control the 15,000 policyholders of the Royal Benefit Society and its premium receipts, future income from any and all sources.

"The American Assurance Association will provide for the expedience of the policies now in force with the Royal Benefit Society by having certificates of assumption issued, which is equivalent to new policies."

The letterheads of these two corporations showed that practically the same men are operating them.

The national president and the national attorney for the Royal Benefit Society stated to me that there is no connection between the American Assurance Association and the Royal Benefit Society. In conducting this examination I saw no records indicating that they were operating together.

Respectfully submitted.

(Signed) DANIEL CURRY, *Examiner*.

DISTRICT OF COLUMBIA, ss:

Personally appeared before me, Daniel Curry, examiner of the department of insurance, who, being sworn, deposed and said that the foregoing report was true to the best of his information, knowledge, and belief.

(Signed) DANIEL CURRY, *Examiner*.

(Signed) ARTHUR G. COLE, *Notary Public, D. C.*
[SEAL.]

Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1915.

	Filing fees.	Taxes.	Total.
LIFE.			
Aetna Life Insurance Co., Hartford, Conn.....	\$10.00	\$466.43	\$476.43
Aetna Life, Accident and Liability Department, Hartford, Conn.....		615.23	615.23
American National Insurance Co., Galveston, Tex.....	5.86		5.86
Atlantic Life Insurance Co., Richmond, Va.....	5.84		5.84
Baltimore Life Insurance Co., Baltimore, Md.....	10.00	585.24	595.24
Bankers' Life Co., Des Moines, Iowa.....	10.00	193.41	203.41
Berkshire Life Insurance Co., Pittsfield, Mass.....	10.00	193.20	203.20
Columbian National Life, Boston, Mass.....	10.00	115.93	125.93
Connecticut Mutual Life, Hartford, Conn.....	10.00	860.81	870.81
Continental Assurance Co., Chicago, Ill.....	10.00	32.52	42.52
Equitable Life Assurance Society, New York, N. Y.....	10.00	4,139.00	4,149.00
Equitable Life Insurance Co., Washington, D. C.....	10.00	2,432.78	2,442.78
Eureka Life Insurance Co., Baltimore, Md.....	10.00	884.12	894.12
Fidelity Mutual Life, Philadelphia, Pa.....	10.00	548.74	558.74
Germania Life Insurance Co., New York, N. Y.....	10.00	141.53	151.53
Home Life Insurance Co., New York, N. Y.....	10.00	976.52	986.52
Jefferson Standard Life, Greensboro, N. C.....	10.00	28.93	38.93
John Hancock Mutual, Boston, Mass.....	10.00	1,428.88	1,438.88
Life Insurance Co. of Virginia, Richmond, Va.....	10.00	1,064.15	1,074.15
Manhattan Life Insurance Co., New York, N. Y.....	10.00	980.38	909.38
Maryland Life Insurance Co., Baltimore, Md.....	10.00	39.83	49.83
Massachusetts Mutual Life, Springfield, Mass.....	10.00	874.47	884.47
Merchants Life Insurance Co., Burlington, Iowa.....	12.50		12.50
Metropolitan Life Insurance Co., New York, N. Y.....	10.00	14,588.19	14,598.19
Mutual Benefit Life, Newark, N. J.....	10.00	1,815.56	1,825.56
Mutual Life Insurance Co., New York, N. Y.....	10.00	3,715.47	3,725.47

Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1915—Continued.

	Filing fees.	Taxes.	Total.
LIFE—continued.			
National Life Insurance Co., Montpelier, Vt.....	\$10.00	\$154.73	\$164.73
New England Mutual Life, Boston, Mass.....	10.00	1,339.57	1,349.57
New York Life Insurance Co., New York, N. Y.....	10.00	4,105.97	4,115.97
Northwestern Mutual Life, Milwaukee, Wis.....	10.00	2,928.71	2,938.71
Pacific Mutual Life, Los Angeles, Cal.....	10.00	466.42	476.42
Penn Mutual Life, Philadelphia, Pa.....	10.00	3,318.95	3,328.95
Philadelphia Life Insurance Co., Philadelphia, Pa.....	10.00	45.18	55.18
Phoenix Mutual Life, Hartford, Conn.....	10.00	757.44	767.44
Pittsburgh Life & Trust Co., Pittsburgh, Pa.....	10.00	130.51	140.51
Provident Life & Trust Co., Philadelphia, Pa.....	10.00	1,381.26	1,391.26
Prudential Insurance Co., Newark, N. J.....	10.00	7,481.93	7,491.93
Reliance Life Insurance Co., Pittsburgh, Pa.....	10.00	53.77	63.77
Security Mutual Life, Binghamton, N. Y.....	10.00	148.67	158.67
Travelers' Insurance Co., Hartford, Conn.....	10.00	2,709.26	2,719.26
Union Central Life, Cincinnati, Ohio.....	10.00	669.96	679.96
United States Life, New York, N. Y.....	10.00	16.03	26.03
ASSESSMENT LIFE.			
American Temperance Life, New York, N. Y.....	10.00	10.17	20.17
Capitol City Benefit Society, Washington, D. C.....	10.00	420.80	430.80
Continental Life Insurance Co., Richmond, Va.....	10.00	105.19	115.19
Home Beneficial Association, Richmond, Va.....	10.00	422.66	432.66
Merchants' Life Association, Burlington, Iowa.....		40.30	40.30
National Benefit Association, Washington, D. C.....	10.00	398.99	408.99
Old Dominion Life Insurance Co. Norfolk, Va.....	6.67		6.67
Peoples' Mutual Benefit Insurance Co., Washington, D. C.....	10.00	2,099.09	2,109.09
Provident Relief Association, Washington, D. C.....	10.00	1,115.30	1,125.30
Richmond Beneficial Insurance Co., Richmond, Va.....	10.00	111.29	121.29
FRATERNAL.			
American Workmen, Washington, D. C.....	5.00		5.00
Ben Hur, Supreme Tribe, Crawfordsville, Ind.....	5.00		5.00
Capitol Indemnity Society, Philadelphia, Pa.....	5.00		5.00
Catholic Benevolent Legion, Brooklyn, N. Y.....	5.00		5.00
Catholic Women's Benevolent Legion, New York, N. Y.....	5.00		5.00
Catholic Knights of America, St. Louis, Mo.....	5.00		5.00
Columbian Fraternal Association, Washington, D. C.....	5.00		5.00
Columbian Woodmen, Atlanta, Ga.....	5.00		5.00
Golden Cross, United Order of, Knoxville, Tenn.....	5.00		5.00
Independent Order of St. Luke, Richmond, Va.....	5.00		5.00
Heptasophs, Improved Order of, Baltimore, Md.....	5.00		5.00
Iriquois, Order of, Buffalo, N. Y.....	5.00		5.00
Jonavid of America, Royal Order of, Washington, D. C.....	5.00		5.00
Knights of Columbus, New Haven, Conn.....	5.00		5.00
Knights of Industry, Washington, D. C.....	5.00		5.00
Knights of Pythias, N. A., S. A., E. A., A. and A., Washington, D. C.....	5.00		5.00
Knights of Pythias, (Insurance Department), Washington, D. C.....	5.00		5.00
Ladies of the Maccabees of the World, Port Huron, Mich.....	5.00		5.00
Ladies of the Modern Maccabees, Port Huron, Mich.....	5.00		5.00
Loyal Guard, Flint, Mich.....	5.00		5.00
Maccabees, The, Port Huron, Mich.....	5.00		5.00
Masonic Mutual Life Association, Washington, D. C.....	5.00		5.00
Modern Brotherhood of America, Mason City, Iowa.....	5.00		5.00
Modern Woodmen of America, Rock Island, Ill.....	5.00		5.00
National Fraternal Society of the Deaf, Chicago, Ill.....	5.00		5.00
National Protection Legion, Waverly, N. Y.....	5.00		5.00
National Union, Toledo, Ohio.....	5.00		5.00
Order Brith Abraham, New York, N. Y.....	5.00		5.00
Order of United Commercial Travelers of America, Columbus, Ohio.....	5.00		5.00
Patricians, Washington, D. C.....	5.00		5.00
Protected Home Circle, Sharon, Pa.....	5.00		5.00
Railway Mail Association, Portsmouth, N. H.....	5.00		5.00
Royal Arcanum, Boston, Mass.....	5.00		5.00
Royal Highlanders, Aurora, Nebr.....	5.00		5.00
Royal Neighbors of America, Rock Island, Ill.....	5.00		5.00
Southern Woodmen, Birmingham, Ala.....	5.00		5.00
Woodmen Circle, Omaha, Nebr.....	5.00		5.00
Woodmen of the World, Omaha, Nebr.....	5.00		5.00
Workmen's Circle, New York, N. Y.....	5.00		5.00
CASUALTY.			
Ætna Accident & Liability Co., Hartford, Conn.....	10.00	160.36	170.36
American Automobile Insurance Co., St. Louis, Mo.....	10.00		10.00
American Credit Indemnity Co., St. Louis, Mo.....	10.00		10.00
American Fidelity Co., Montpelier, Vt.....	10.00	3.79	13.79
American Indemnity Co., Galveston, Tex.....	10.00		10.00

Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1915—Continued.

	Filing fees.	Taxes.	Total.
CASUALTY—continued.			
Brotherhood Accident Co., Boston, Mass.	\$10.00	\$15.90	\$25.90
Casualty Co. of America, New York, N. Y.	10.00	74.51	84.51
Columbia Plate Glass Insurance Co., Washington, D. C.	10.00	37.28	47.28
Commercial Casualty Insurance Co., Newark, N. J.	10.00	1.65	11.65
Commercial National Insurance Co., Washington, D. C.	10.00	1,126.32	1,136.32
Continental Casualty Co., Chicago, Ill.	10.00	561.72	571.72
Employers Liability Assurance Corporation, England.	10.00	403.79	413.79
Equitable Accident Co., Boston, Mass.	10.84		10.84
Fidelity and Casualty Co., New York, N. Y.	10.00	843.44	853.44
Fidelity & Deposit Co. of Maryland, Baltimore, Md.	10.00	1,147.96	1,157.96
Frankfort General Insurance Co., Germany.	10.00	174.85	184.85
General Accident, Fire, and Life, Scotland.	10.00	378.21	388.21
Georgia Casualty Co., Macon, Ga.	10.00	149.68	159.68
Globe Indemnity Co. of New York, New York, N. Y.	10.00	148.87	158.87
Great Eastern Casualty Co., New York, N. Y.	10.00	211.57	221.57
Hartford Accident & Indemnity Co., Hartford, Conn.	10.00	4.12	14.12
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.	10.00	33.12	43.12
Home Plate Glass Insurance Co., Washington, D. C.	10.00	89.41	99.41
Indiana & Ohio Live Stock Insurance Co., Crawfordsville, Ind.	10.00	7.64	17.64
Lloyds Plate Glass Insurance Co., New York, N. Y.	10.00	8.99	18.99
London & Lancashire Indemnity Co. of America, New York, N. Y.	5.00		5.00
Loyal Protective Insurance Co., Boston, Mass.	10.00	1.81	11.81
Maryland Casualty Co., Baltimore, Md.	10.00	614.51	624.51
Massachusetts Accident Co., Boston, Mass.	10.00	85.10	95.10
Massachusetts Bonding & Insurance Co., Boston, Mass.	10.00	502.95	512.95
Metropolitan Casualty Insurance Co., New York, N. Y.	10.00	28.33	38.33
National Casualty Co., Detroit, Mich.	10.00	1.69	11.69
National Surety Co., New York, N. Y.	10.00	6.85	16.85
New Amsterdam Casualty Co., New York, N. Y.	10.00	96.34	106.34
New England Casualty Co., Boston, Mass.	10.00	36.55	46.55
New Jersey Fidelity & Plate Glass Insurance Co., Newark, N. J.	10.00	52.01	62.01
New York Plate Glass Insurance Co., New York, N. Y.	10.00	32.40	42.40
North American Accident Insurance Co., Chicago, Ill.	10.00	180.38	190.38
Ocean Accident & Guarantee Corporation, New York, N. Y.	10.00	87.28	97.28
Peerless Casualty Co., Keene, N. H.	10.00	17.59	27.59
Preferred Accident Insurance Co., New York, N. Y.	10.00	159.43	169.43
Prudential Casualty Co., Indianapolis, Ind.	10.00	30.89	40.89
Royal Indemnity Co., New York, N. Y.	10.00	255.33	265.33
Southern Security Insurance Co., Colbert, Okla.	10.00	64.78	74.78
Standard Accident Insurance Co., Detroit, Mich.	10.00	109.75	119.75
Travelers Indemnity Co., Hartford, Conn.	10.00	110.48	120.48
Union Casualty Insurance Co., Philadelphia, Pa.	10.00	119.59	129.59
United States Casualty Co., New York, N. Y.	10.00	238.16	248.16
United States Fidelity & Guaranty Co., Baltimore, Md.	10.00	175.75	185.75
Zurich General Accident & Liability Insurance Co., Switzerland	11.67		11.67
FIRE.			
Aachen and Munich Fire, Germany.	10.00	66.75	76.75
Ætna Insurance Co., Hartford, Conn.	10.00	161.07	171.07
Agricultural Insurance Co., Watertown, N. Y.	10.00	41.75	51.75
Allemania Fire Insurance Co., Pittsburgh, Pa.		5.59	5.59
American Automobile Insurance Co., St. Louis, Mo.	10.00	34.35	44.35
American Central Insurance Co., St. Louis, Mo.	10.00	88.77	98.77
American Druggists Fire Insurance Co., Cincinnati, Ohio.	10.00	1.72	11.72
American Eagle Fire Insurance Co., New York, N. Y.	5.84		5.84
American & Foreign Marine Insurance Co., New York, N. Y.	10.00	27.16	37.16
American Insurance Co., Newark, N. J.	10.00	95.17	105.17
Arlington Fire Insurance Co., Washington, D. C.	10.00	193.83	203.83
Atlas Assurance Co., England.	10.00	44.58	54.58
Automobile Insurance Co. of Hartford, Hartford, Conn.	10.00	58.38	68.38
Boston Insurance Co., Boston, Mass.	10.00	247.35	257.35
British Assurance Co., Toronto, Canada.	10.00	66.65	76.65
British & Foreign Marine Insurance Co., England.	10.00	67.51	77.51
Buffalo German Insurance Co., Buffalo, N. Y.	10.00	48.38	58.38
Caledonian Insurance Co., Scotland.	10.00	30.69	40.69
Camden Fire Association, Camden, N. J.	10.00	47.53	57.53
Citizens Insurance Co., St. Louis, Mo.	10.00	40.87	50.87
Citizens Fire Insurance Co., Charleston, W. Va.		.11	.11
Columbia Insurance Co., Jersey City, N. J.	10.00	2.11	12.11
City of New York Insurance Co., New York, N. Y.		28.73	28.73
Commercial Union Assurance Co., England.	10.00	202.20	212.20
Commercial Union Fire Insurance Co. of New York, New York, N. Y.	10.00	21.10	31.10
Commonwealth Insurance Co. of New York, New York, N. Y.	10.00	12.53	22.53
Concordia Fire Insurance Co., Milwaukee, Wis.	12.50		12.50
Connecticut Fire Insurance Co., Hartford, Conn.	10.00	63.00	73.00
Continental Insurance Co., New York, N. Y.	10.00	230.50	240.50
Corcoran Fire Insurance Co., Washington, D. C.	10.00	196.29	206.29
County Fire Insurance Co., Philadelphia, Pa.	10.00	23.91	33.91

Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1915—Continued.

	Filing fees.	Taxes.	Total.
FIRE—continued.			
Dixie Fire Insurance Co., Greensboro, N. C.		\$32.38	\$32.38
Equitable Fire & Marine Insurance Co., Providence, R. I.	\$10.00	10.37	20.37
Federal Insurance Co., Jersey City, N. J.	10.00	3.58	13.58
Fidelity-Phenix Fire Insurance Co., New York, N. Y.	10.00	90.94	100.94
Fire Association of Philadelphia, Philadelphia, Pa.	10.00	78.52	88.52
Fireman's Fund Insurance Co., San Francisco, Cal.	10.00	261.61	271.61
Firemen's Insurance Co., Washington, D. C.	10.00	394.98	404.98
Firemen's Insurance Co., Newark, N. J.	10.00	26.42	36.42
First National Fire Insurance Co., Washington, D. C.	10.00	63.03	73.03
Fitchburg Mutual Fire Insurance Co., Fitchburg, Mass.	10.00		10.00
Franklin Fire Insurance Co., Philadelphia, Pa.	10.00	84.50	94.50
General Fire Assurance Co., Paris, France	12.50		12.50
German Alliance Insurance Co., New York, N. Y.	10.00	16.05	26.05
German-American Fire Insurance Co., Baltimore, Md.	10.00	8.15	18.15
German-American Fire Insurance Co., Washington, D. C.	10.00	249.74	259.74
German-American Insurance Co., New York, N. Y.	10.00	337.40	347.40
German Fire Insurance Co., New York, N. Y.	10.00	30.67	40.67
Girard Fire & Marine Insurance Co., Philadelphia, Pa.	10.00	13.82	23.82
Glens Falls Insurance Co., Glens Falls, N. Y.	10.00	62.60	72.60
Globe & Rutgers Fire Insurance Co., New York, N. Y.	10.00	81.13	91.13
Granite State Fire Insurance Co., Portsmouth, N. H.	10.00	48.13	58.13
Hamburg-Bremen Fire Insurance Co., New York, N. Y.	10.00	54.55	64.55
Hanover Fire Insurance Co., New York, N. Y.	10.00	104.09	114.09
Hartford Fire Insurance Co., Hartford, Conn.	10.00	257.92	267.92
Home Insurance Co., New York, N. Y.	10.00	906.25	916.25
Humboldt Fire Insurance Co., Pittsburgh, Pa.	10.00	24.46	34.46
Imperial Assurance Co., New York, N. Y.	12.50		12.50
Indemnity Mutual Marine Assurance Co., England	10.00	4.87	14.87
Insurance Co. of North America, Philadelphia, Pa.	10.00	489.68	499.68
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	10.00	99.12	109.12
Law Union & Rock, England	10.00	12.19	22.19
Liverpool & London & Globe, England	10.00	397.11	407.11
London Assurance Corporation, England	10.00	77.99	87.99
London & Lancashire Fire Insurance Co., England	10.00	31.98	41.98
Mannheim Insurance Co., Germany	10.00	5.54	15.54
Marine Insurance Co. (Ltd.), England	11.67		11.67
Maryland Motor Car Insurance Co., Wilmington, Del.	10.00	20.77	30.77
Massachusetts Fire & Marine Insurance Co., Boston, Mass.	10.00	13.69	23.69
Mechanics & Traders Insurance Co., New Orleans	12.50		12.50
Milwaukee Mechanics Insurance Co., Milwaukee, Wis.	10.00	29.22	39.22
Mutual Fire Insurance Co., Sandy Springs, Md.	10.00		10.00
Mutual Fire Insurance Co., Washington, D. C.	10.00		10.00
Mutual Investment Fire Insurance Co., Washington, D. C.	10.00		10.00
Mutual Protection Fire Insurance Co., Washington, D. C.	10.00		10.00
National Fire Insurance Co., Hartford, Conn.	10.00	239.43	249.43
National Fire Insurance Co. of Paris, France, Providence, R. I.	10.00	6.24	16.24
National Union Fire Insurance Co., Pittsburgh, Pa.	10.00	30.59	40.59
National Union Insurance Co., Washington, D. C.	10.00	285.00	295.00
Newark Fire Insurance Co., Newark, N. J.	10.00	67.75	77.75
New Hampshire Fire Insurance Co., Manchester, N. H.	10.00	67.63	77.63
Niagara Fire Insurance Co., New York, N. Y.	10.00	.65	10.65
North British & Mercantile Insurance Co., New York, N. Y.	10.00	13.11	23.11
North British & Mercantile Insurance Co., England	10.00	171.42	181.42
North River Insurance Co., New York, N. Y.	10.00	7.46	17.46
Northern Assurance Co., England	10.00	182.99	192.99
Northwestern National Insurance Co., Milwaukee, Wis.	10.00	494.81	504.81
Norwich Union Fire Insurance Society, England	10.00	94.97	104.97
Old Colony Insurance Co., Boston, Mass.	10.00	24.93	34.93
Orient Insurance Co., Hartford, Conn.	10.00	155.30	165.30
Palatine Insurance Co., England	10.00	73.92	83.92
Pennsylvania Fire Insurance Co., Philadelphia, Pa.	10.00	54.58	64.58
Peoples National Fire Insurance Co., Wilmington, Del.	12.50		12.50
Phenix Fire Insurance Co., Paris, France	10.00	4.97	14.97
Phoenix Assurance Co., England	10.00	53.65	63.65
Phoenix Insurance Co., Hartford, Conn.	10.00	95.79	105.79
Potomac Insurance Co., Washington, D. C.	10.00	222.14	232.14
Providence Washington Insurance Co., Providence, R. I.	10.00	146.70	156.70
Prussian National Insurance Co., Stettin, Germany	10.00	42.20	52.20
Queen Insurance Co., New York, N. Y.	10.00	112.52	122.52
Rhode Island Insurance Co., Providence, R. I.	10.00	23.59	33.59
Royal Exchange Assurance, England	10.00	95.58	105.58
Royal Insurance Co., England	10.00	612.74	622.74
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.	10.00	26.36	36.36
Scottish Union & National Insurance Co., England	10.00	151.45	161.45
Security Insurance Co., New Haven, Conn.	10.00	55.84	65.84
Springfield Fire & Marine, Springfield, Mass.	10.00	211.04	221.04
Standard Fire Insurance Co., Hartford, Conn.	10.00	61.63	71.63
Sterling Fire Insurance Co., Indianapolis, Ind.	10.00	22.23	32.23
Subscribers at United States Lloyds, New York, N. Y.	10.00	50.25	60.25

Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1915—Continued.

	Filing fees.	Taxes.	Total.
FIRE—continued.			
Sun Insurance Office, England.....	\$10. 00	\$14. 04	\$24. 04
Svea Fire & Life Insurance Co., Sweden.....	10. 00	11. 20	21. 20
Teutonia Fire Insurance Co., Pittsburgh, Pa.....	10. 00	37. 10	47. 10
Union Assurance Society, England.....	10. 00	26. 04	36. 04
Union Fire Insurance Co., Paris, France.....	10. 00	16. 67	26. 67
Union Marine Insurance Co., England.....	10. 00	3. 60	13. 60
Virginia Fire & Marine Insurance Co., Richmond, Va.....	10. 00	25. 25	35. 25
Vulcan Insurance Co., New York, N. Y.....	6. 67	.....	6. 67
Westchester Fire Insurance Co., New York, N. Y.....	10. 00	70. 17	80. 17
Western Assurance Co., Toronto, Canada.....	10. 00	21. 36	31. 36
Williamsburgh City Fire, New York, N. Y.....	10. 00	38. 31	48. 31
Total.....	2, 360. 06	86, 548. 83	88, 908. 89
Principal agents.....	.....	.....	9, 779. 24
Solicitors.....	.....	.....	5, 981. 61
Brokers.....	.....	.....	1, 308. 35
Assignments.....	.....	.....	80. 50
Total collections for year 1915.....	.....	.....	106, 058. 59

Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1915.

[Required under sec. 651 of the Code.]

Name of company.	Assets.	Liabilities.	Surplus.
LOCAL LIFE INSURANCE COMPANY.			
<i>Stock (1).</i>			
Equitable, Washington, D. C.....	\$505, 466. 70	\$361, 233. 97	\$144, 232. 73
DOMESTIC LIFE INSURANCE COMPANIES.			
<i>Mutual (19).</i>			
Baltimore Life, Baltimore, Md.....	3, 205, 892. 16	2, 765, 599. 22	440, 292. 94
Bankers Life, Des Moines, Iowa.....	27, 934, 421. 21	26, 543, 134. 63	1, 391, 286. 58
Berkshire Life, Pittsfield, Mass.....	22, 825, 716. 50	20, 950, 339. 05	1, 875, 377. 45
Connecticut Mutual Life, Hartford, Conn.....	74, 182, 780. 79	69, 631, 471. 74	4, 551, 309. 05
Eureka Life, Baltimore, Md.....	376, 313. 67	295, 347. 02	80, 966. 65
Fidelity Mutual Life, Philadelphia, Pa.....	31, 278, 578. 35	27, 628, 421. 68	3, 650, 156. 67
John Hancock Mutual Life, Boston, Mass.....	125, 075, 333. 05	111, 105, 380. 82	13, 969, 952. 23
Massachusetts Mutual Life, Springfield, Mass.....	86, 896, 603. 39	79, 209, 234. 41	7, 687, 368. 98
Metropolitan Life, New York, N. Y.....	541, 283, 326. 35	503, 999, 235. 03	37, 284, 091. 32
Mutual Benefit Life, Newark, N. J.....	190, 330, 153. 12	175, 408, 987. 00	14, 921, 166. 12
Mutual Life, New York, N. Y.....	616, 528, 254. 00	516, 196, 560. 06	100, 331, 693. 94
National Life, Montpelier, Vt.....	63, 823, 905. 02	53, 816, 737. 32	10, 007, 167. 70
New England Mutual Life, Boston, Mass.....	74, 274, 980. 68	66, 387, 475. 35	7, 887, 505. 33
New York Life, New York, N. Y.....	882, 917, 849. 85	754, 548, 629. 56	128, 369, 220. 29
Northwestern Mutual Life, Milwaukee, Wis.....	343, 631, 110. 05	319, 568, 342. 66	24, 062, 767. 39
Penn Mutual Life, Philadelphia, Pa.....	160, 500, 403. 72	138, 528, 008. 04	21, 972, 395. 68
Phoenix Mutual Life, Hartford, Conn.....	40, 026, 983. 94	37, 290, 107. 79	2, 736, 876. 15
Prudential Insurance, Newark, N. J.....	383, 982, 866. 78	333, 302, 599. 51	50, 680, 267. 27
Security Mutual Life, Binghamton, N. Y.....	7, 628, 611. 78	7, 089, 286. 47	539, 325. 31
<i>Stock (21).</i>			
Ætna Life, Hartford, Conn.....	124, 238, 552. 93	103, 136, 104. 16	21, 102, 448. 77
American National, Galveston, Tex.....	3, 584, 070. 22	2, 682, 617. 10	901, 453. 12
Atlantic Life, Richmond, Va.....	3, 027, 652. 96	2, 455, 653. 78	571, 999. 18
Columbian National Life, Boston, Mass.....	11, 266, 237. 96	9, 699, 498. 27	1, 566, 739. 69
Continental Assurance, Chicago, Ill.....	227, 186. 67	75, 411. 54	151, 775. 13
Equitable Life, New York, N. Y.....	546, 961, 912. 46	457, 892, 383. 14	89, 069, 529. 32
Germania Life, New York, N. Y.....	52, 581, 562. 87	45, 812, 726. 82	6, 768, 836. 05
Home Life, New York, N. Y.....	32, 029, 439. 71	29, 714, 286. 78	2, 315, 152. 93
Jefferson Standard Life, Greensboro, N. C.....	6, 354, 913. 02	5, 305, 841. 93	1, 049, 071. 09
Life Insurance Co. of Virginia, Richmond, Va.....	12, 618, 546. 40	10, 519, 621. 38	2, 098, 925. 02
Manhattan Life, New York, N. Y.....	20, 933, 731. 67	19, 354, 325. 16	1, 579, 406. 51
Maryland Life, Baltimore, Md.....	3, 542, 129. 41	3, 005, 138. 85	536, 990. 56
Merchants Life, Burlington, Iowa.....	1, 378, 547. 11	1, 181, 422. 42	197, 124. 69
Pacific Mutual Life, Los Angeles, Cal.....	35, 656, 611. 04	31, 117, 706. 69	4, 538, 904. 35
Philadelphia Life, Philadelphia, Pa.....	4, 549, 622. 71	3, 710, 604. 84	839, 017. 87

Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1915—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
DOMESTIC LIFE INSURANCE COMPANIES—contd.			
<i>Stock (21)—Continued.</i>			
Pittsburg Life & Trust, Pittsburgh, Pa.....	\$23,865,460.46	\$22,252,704.82	\$1,612,755.64
Provident Life & Trust, Philadelphia, Pa.....	87,573,848.99	79,311,724.31	8,262,124.68
Reliance Life, Pittsburgh, Pa.....	5,520,185.37	4,207,169.97	1,313,015.40
Travelers, Hartford, Conn.....	82,114,570.46	75,238,284.69	6,876,285.77
Union Central Life, Cincinnati, Ohio.....	109,385,066.09	90,616,420.73	18,768,645.36
United States Life, New York, N. Y.....	(1)	(1)	(1)
HEALTH, ACCIDENT, AND LIFE INSURANCE COMPANIES.			
[Operating under sec. 653.]			
<i>Local industrial (4).</i>			
Capital City Benefit Society, Washington, D. C.....	95,711.70	4,693.62	91,018.08
National Benefit Association, Washington, D. C.....	197,907.58	10,106.80	187,800.78
People's Mutual Benefit, Washington, D. C.....	54,975.24	5,238.58	49,736.66
Provident Relief Association, Washington, D. C.....	46,232.72	1,306.35	44,926.37
<i>Domestic industrial (3).</i>			
Continental Life Insurance Co., Richmond, Va.....	44,480.25	4,793.02	39,687.23
Home Beneficial Association, Richmond, Va.....	545,701.65	127,192.23	418,509.42
Richmond Beneficial Insurance, Richmond, Va.....	68,287.03	4,248.68	64,038.35
FRATERNAL BENEFICIAL ASSOCIATIONS.			
<i>Local (9).</i>			
American Workmen, Washington, D. C.....	12,782.39	134.00	12,648.39
Capital Indemnity, Washington, D. C.....	117.12	-----	117.12
Columbian Fraternal Association, Washington, D. C.....	9,401.85	1,772.55	7,629.30
Jonavid of America (Royal Order of), Washington, D. C.....	1,736.76	-----	1,736.76
Knights of Industry, Washington, D. C.....	4,219.61	4,813.48	² 593.87
Knights of Pythias (insurance department), Washington, D. C.....	7,935,301.33	6,785,234.68	1,150,066.65
Knights of Pythias, N. A., S. A., E., A., A., and A., Washington, D. C.....	25,710.38	2,900.00	22,810.38
Masonic Mutual Life Association, Washington, D. C.....	773,546.27	766,074.00	7,472.27
Patricians, Washington, D. C.....	18,279.44	8,391.70	9,887.74
<i>Domestic (32).</i>			
Ben Hur Supreme Tribe, Crawfordsville, Ind.....	1,582,632.23	118,643.90	1,463,988.33
Catholic Benevolent Legion, Brooklyn, N. Y.....	787,700.11	95,250.00	692,450.11
Catholic Knights of America, St. Louis, Mo.....	1,991,606.82	38,387.64	1,953,219.18
Catholic Women's Benevolent Legion, New York, N. Y.....	469,163.87	20,500.00	448,663.87
Columbian Woodmen (Eminent Household), Atlanta, Ga.....	710,180.49	100,927.18	609,253.31
Golden Cross (United Order of), Knoxville, Tenn...	188,538.97	37,800.05	150,738.92
Heptasophs (Improved Order of), Baltimore, Md...	391,807.02	357,849.38	33,957.64
Iroquoise, Order of, Buffalo, N. Y.....	68,940.84	3,814.25	65,126.59
Independent Order of St. Luke, Richmond, Va.....	96,483.92	5,565.20	90,918.72
Knights of Columbus, New Haven, Conn.....	6,499,166.99	133,000.00	6,366,166.99
Ladies of the Modern Maccabees, Port Huron, Mich...	1,239,649.41	32,418.39	1,207,231.02
Loyal Guard, Flint, Mich.....	191,207.05	11,691.66	179,515.39
Maccabees, The, Detroit, Mich.....	14,359,564.06	1,927,755.95	12,431,808.11
Modern Brotherhood of America, Mason City, Iowa...	2,692,806.85	189,198.47	2,503,608.38
Modern Woodmen of America, Rock Island, Ill.....	16,026,452.22	1,990,458.25	14,035,993.97
National Fraternal Society of the Deaf, Chicago, Ill...	87,654.61	250.00	87,404.61
National Protective Legion, Waverly, N. Y.....	202,238.71	42,520.41	159,718.30
National Union, Toledo, Ohio.....	2,665,854.00	350,402.76	2,315,451.24
Order Brith Abraham, New York, N. Y.....	237,647.49	125,148.99	112,498.50
Order United Commercial Travelers of America, Columbus, Ohio.....	619,605.06	278,091.93	341,513.13
Protected Home Circle, Sharon, Pa.....	1,348,019.12	36,500.00	1,311,519.12
Railway Mail Association, Portsmouth, N. H.....	152,689.07	8,561.39	144,127.68
Royal Arcanum, Boston, Mass.....	5,786,015.13	1,004,772.20	4,781,242.93
Royal Highlanders, Aurora, Nebr.....	1,877,809.22	22,966.67	1,854,842.55
Royal Neighbors of America, Rock Island, Ill.....	2,785,654.07	293,725.01	2,491,929.06
Southern Woodman, Birmingham, Ala.....	17,260.38	16,937.52	322.86
Women's Benefit Association of the Maccabees, Port Huron, Mich.....	9,427,754.07	214,639.20	9,213,114.87
Woodmen's Circle, Supreme Forest, Omaha, Nebr..	5,060,770.54	226,243.34	4,834,527.20
Woodmen of the World, Omaha, Nebr.....	27,696,388.43	2,274,573.82	25,421,814.61
Workmen's Circle, New York, N. Y.....	617,429.12	28,509.66	588,919.46

¹ Withdrew from the District.² Minus.

Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1915—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
LOCAL CASUALTY COMPANIES.			
<i>Stock (2).</i>			
Commercial National, Washington, D. C.....	\$29,584.90	\$1,300.15	\$28,284.75
Home Plate Glass, Washington, D. C.....	40,066.35	4,123.54	35,942.81
DOMESTIC CASUALTY COMPANIES.			
<i>Stock (48).</i>			
Ætna Accident and Liability, Hartford, Conn.....	4,383,809.23	2,163,755.27	2,220,053.96
Ætna Life (accident department), Hartford, Conn..	(1)	(1)	(1)
American Automobile Insurance Co., St. Louis, Mo.	925,974.09	575,758.48	350,215.61
American Credit-Indemnity Co., New York, N. Y..	1,191,375.93	640,488.57	550,887.36
American Fidelity, Montpelier, Vt.....	851,803.56	418,473.74	433,329.82
American Indemnity, Galveston, Tex.....	919,685.02	313,260.71	606,424.31
Brotherhood Accident, Boston, Mass.....	262,807.31	87,507.74	175,299.57
Casualty Co. of America, New York, N. Y.....	3,637,176.88	2,873,569.67	763,607.21
Columbian National Life (accident department), Boston, Mass.....	(1)	(1)	(1)
Commercial Casualty, Newark, N. J.....	1,625,313.22	969,338.75	655,974.47
Continental Casualty, Hammond, Ind.....	2,100,919.21	1,500,919.21	600,000.00
Equitable Accident Co., Boston, Mass.....	168,290.40	21,343.64	146,946.76
Fidelity & Casualty Co., New York, N. Y.....	12,726,400.64	9,326,859.03	3,399,541.61
Fidelity & Deposit, Baltimore, Md.....	11,233,239.93	6,440,141.86	4,793,098.07
Georgia Casualty Co., Macon, Ga.....	1,225,657.98	775,120.38	450,537.60
Globe Indemnity, New York, N. Y.....	4,649,525.38	3,394,080.03	1,255,445.35
Great Eastern Casualty, New York, N. Y.....	1,047,163.70	519,223.31	527,940.39
Hartford Accident & Indemnity, Hartford, Conn...	2,953,445.15	1,782,451.74	1,170,993.41
Hartford Steam Boiler Inspection & Insurance, Hartford, Conn.....	6,234,416.32	2,663,662.90	3,570,753.42
Indiana & Ohio Live Stock, Crawfordsville, Ind....	406,998.84	141,522.15	265,476.69
London & Lancashire Indemnity Co. of America, New York, N. Y.....	2,316,084.82	1,040,896.74	1,275,188.08
Lloyds Plate Glass, New York, N. Y.....	951,236.89	375,043.35	576,193.54
Loyal Protective, Boston, Mass.....	501,764.16	236,722.19	265,041.97
Maryland Casualty Co., Baltimore, Md.....	7,390,336.58	5,468,786.44	1,921,550.14
Massachusetts Accident, Boston, Mass.....			205,000.00
Massachusetts Bonding & Insurance, Boston, Mass.	4,603,877.22	2,465,251.28	2,138,625.94
Metropolitan Casualty, New York, N. Y.....	1,000,904.64	433,807.79	567,096.85
Metropolitan Life, New York, N. Y.....	(1)	(1)	(1)
National Casualty, Detroit, Mich.....	356,666.83	50,621.00	306,045.83
National Surety, New York, N. Y.....	9,950,894.95	3,661,384.04	6,289,510.91
New Amsterdam Casualty, New York, N. Y.....	2,319,567.14	1,369,489.43	950,077.71
New England Equitable, Boston, Mass.....	3,041,943.40	1,813,828.27	1,228,115.13
New Jersey Fidelity and Plate Glass, Newark, N. J.	1,023,495.26	360,443.88	663,051.38
New York Plate Glass, New York, N. Y.....	1,044,364.94	392,475.93	651,889.01
North American Accident, Chicago, Ill.....	832,532.42	399,815.35	432,717.07
Pacific Mutual (accident department), Los Angeles, Cal.....	(1)	(1)	(1)
Peerless Casualty, Keene, N. H.....	139,302.07	15,246.91	124,055.16
Preferred Accident, New York, N. Y.....	3,592,520.22	1,892,520.22	1,700,000.00
Prudential Casualty, Indianapolis, Ind.....	1,137,785.53	625,904.79	511,880.74
Reliance Life (accident department), Pittsburgh, Pa.....	(1)	(1)	(1)
Royal Indemnity, New York, N. Y.....	4,859,973.17	3,404,374.05	1,455,599.12
Standard Accident, Detroit, Mich.....	5,421,992.21	3,235,043.46	2,186,948.75
Travelers Indemnity, Hartford, Conn.....	2,845,568.98	1,269,621.72	1,575,947.26
Travelers (accident department), Hartford, Conn...	21,833,092.34	14,084,378.28	7,748,714.06
Union Casualty, Philadelphia, Pa.....	(2)	(2)	(2)
United States Fidelity & Guaranty, Baltimore, Md.	9,707,019.51	6,523,856.56	3,183,162.95
United States Casualty, New York, N. Y.....	3,190,205.39	1,890,205.39	1,300,000.00
FOREIGN CASUALTY COMPANIES.			
<i>Stock (5).</i>			
Employers Liability Assurance, London, England..	9,152,148.66	6,771,832.23	2,380,316.43
Frankfort General, Frankfort on the Main, Germany.....	1,401,209.85	935,728.31	465,481.54
General Accident, Fire & Life, Perth Scotland	2,908,617.51	2,407,793.60	500,823.91
Ocean Accident & Guarantee Corporation, England.	6,101,601.57	4,791,880.46	1,309,721.11
Zurich General Accident & Liability, Zurich, Switzerland.....	2,464,487.75	1,739,770.97	724,716.78

¹ See life statement.

² License revoked.

Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1915—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
LOCAL FIRE INSURANCE COMPANIES.			
<i>Stock (7).</i>			
Arlington Fire, Washington, D. C.....	\$413,264.28	\$133,294.13	\$279,970.15
Corcoran Fire, Washington, D. C.....	285,294.78	22,404.27	262,890.51
Firemen's, Washington, D. C.....	347,345.08	74,479.25	272,865.83
First National Fire, Washington, D. C.....	1,804,375.67	540,842.13	1,263,533.54
German-American Fire, Washington, D. C.....	372,885.83	24,432.71	348,453.12
National Union, Washington, D. C.....	295,824.12	34,591.37	261,232.75
Potomac, Washington, D. C.....	396,585.77	93,874.67	302,711.10
<i>Mutual (3).</i>			
Mutual Fire, Washington, D. C.....	321,378.83	12,598.07	308,780.76
Mutual Investment Fire, Washington, D. C.....	6,119.94	2,814.10	3,305.84
Mutual Protection Fire, Washington, D. C.....	31,677.64	1,988.32	29,689.32
DOMESTIC FIRE INSURANCE COMPANIES.			
<i>Stock (71).</i>			
Aetna, Hartford, Conn.....	24,730,602.67	12,146,087.08	12,584,515.59
Agricultural, Watertown, N. Y.....	4,680,815.93	2,348,440.09	2,332,375.84
American Central, St. Louis, Mo.....	4,076,388.30	2,039,082.10	2,037,306.20
American Druggists' Fire, Cincinnati, Ohio.....	423,322.14	79,591.03	343,731.11
American Eagle Fire, New York, N. Y.....	2,371,903.39	286,389.26	2,085,514.13
American & Foreign Marine, New York, N. Y.....	1,362,288.24	342,016.61	1,020,271.63
American, Newark, N. J.....	10,666,471.95	5,653,573.48	5,012,898.47
Automobile, Hartford, Conn.....	2,377,857.39	467,413.45	1,910,443.94
Boston, Boston, Mass.....	7,103,587.97	3,554,045.18	3,549,542.79
Buffalo German, Buffalo, N. Y.....	3,261,148.28	919,546.31	2,341,601.97
Camden Fire, Camden, N. J.....	3,393,388.33	1,885,474.78	1,507,913.57
Citizens, St. Louis, Mo.....	684,425.51	236,868.01	447,557.50
Columbia, Jersey City, N. J.....	1,187,491.93	208,223.49	979,268.44
Commonwealth, New York, N. Y.....	3,022,107.13	1,057,438.24	1,964,668.89
Commercial Union Fire, New York, N. Y.....	1,274,063.35	659,583.17	614,480.18
Connecticut Fire, Hartford, Conn.....	6,918,935.08	4,254,456.63	2,564,478.45
Continental, New York, N. Y.....	30,859,157.85	11,239,079.08	19,620,078.77
Concordia Fire, Milwaukee, Wis.....	2,402,986.10	1,402,749.27	1,000,236.83
County Fire, Philadelphia, Pa.....	888,062.77	327,073.78	560,988.99
Equitable Fire & Marine, Providence, R. I.....	1,295,258.05	331,929.89	963,328.16
Federal, Jersey City, N. J.....	4,049,371.42	1,736,361.98	2,313,009.44
Fidelity-Phoenix Fire, New York, N. Y.....	17,746,337.36	9,075,686.74	8,670,650.62
Fire Association of Philadelphia, Philadelphia, Pa.....	9,372,126.82	6,190,101.88	3,182,024.94
Fireman's Fund, San Francisco, Cal.....	11,326,205.60	7,161,501.42	4,164,704.18
Firemen's, Newark, N. J.....	7,046,763.45	3,337,926.02	3,708,837.43
Franklin Fire, Philadelphia, Pa.....	2,050,851.25	1,040,774.54	1,010,076.71
German Alliance, New York, N. Y.....	1,941,707.55	625,255.79	1,316,451.76
German-American, New York, N. Y.....	22,364,626.31	10,146,941.38	12,217,684.93
German-American Fire, Baltimore, Md.....	1,274,259.22	265,321.17	1,008,938.05
Germania Fire, New York, N. Y.....	8,029,651.84	3,920,295.68	4,109,356.16
Girard Fire & Marine, Philadelphia, Pa.....	2,489,988.71	1,563,853.47	926,135.24
Glens Falls, Glens Falls, N. Y.....	5,859,946.44	3,105,736.24	2,754,210.20
Globe & Rutgers Fire, New York, N. Y.....	10,178,345.13	5,008,660.24	5,169,684.89
Granite State Fire, Portsmouth, N. H.....	1,255,217.25	749,262.01	505,955.24
Hanover Fire, New York, N. Y.....	4,542,457.28	2,740,176.62	1,802,280.66
Hartford Fire, Hartford, Conn.....	28,277,827.42	18,926,854.52	9,350,972.90
Home, New York, N. Y.....	37,982,743.93	20,446,566.68	17,536,177.25
Humbolt Fire, Pittsburgh, Pa.....	1,473,703.78	932,796.43	540,907.35
Imperial Assurance, New York, N. Y.....	858,653.61	425,246.24	433,407.37
Insurance Company of North America, Philadelphia, Pa.....	20,447,659.51	11,447,659.51	9,000,000.00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	4,012,344.68	2,585,923.98	1,426,420.70
Maryland Motor Car, Wilmington, Del.....	459,007.11	111,663.40	347,343.71
Massachusetts Fire & Marine, Boston, Mass.....	1,485,300.72	731,245.78	754,054.94
Mechanics and Traders, New Orleans, La.....	1,464,925.41	637,773.16	827,152.25
Mercantile Insurance Co. of America, New York, N. Y.....	2,913,196.84	757,472.70	2,155,724.14
Milwaukee Mechanics, Milwaukee, Wis.....	4,344,085.58	2,562,519.28	1,781,566.28
National Fire, Hartford, Conn.....	16,226,084.38	10,729,739.26	5,496,345.12
National Union Fire, Pittsburgh, Pa.....	4,138,755.96	2,587,809.42	1,550,946.54
Newark Fire, Newark, N. J.....	2,140,986.50	1,208,974.41	932,012.09
New Hampshire Fire, Manchester, N. H.....	6,515,829.58	3,158,884.79	3,356,944.79
Niagara Fire, New York, N. Y.....	7,682,871.44	3,926,656.93	3,756,214.51
North River, New York, N. Y.....	3,166,706.48	1,785,141.46	1,381,565.02
North Western National, Milwaukee, Wis.....	7,128,945.70	4,168,464.78	2,960,480.92
Old Colony, Boston, Mass.....	1,494,540.21	660,791.88	833,748.33
Orient, Hartford, Conn.....	3,867,667.63	1,753,225.45	2,114,442.18
Pennsylvania Fire, Philadelphia, Pa.....	8,251,407.44	5,048,747.32	3,202,660.12

Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1915—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
DOMESTIC FIRE INSURANCE COMPANIES—contd.			
<i>Stock (71)—Continued.</i>			
Peoples National Fire, Wilmington, Del.....	\$1,906,731.91	\$876,948.50	\$1,109,783.41
Phoenix, Hartford, Conn.....	15,345,365.16	6,289,258.86	9,056,106.30
Providence, Washington, Providence, R. I.....	5,725,615.59	3,555,594.29	2,170,021.30
Queen, New York, N. Y.....	10,873,209.83	5,335,650.87	5,537,558.96
Rhode Island, Providence, R. I.....	1,533,750.44	774,529.54	759,220.90
St. Paul Fire & Marine, St. Paul, Minn.....	11,320,710.41	6,421,253.24	4,899,457.17
Security, New Haven, Conn.....	4,283,505.99	2,550,771.60	1,732,734.39
Springfield Fire & Marine, Springfield, Mass.....	11,695,373.60	6,614,706.97	5,080,666.63
Standard Fire, Hartford, Conn.....	1,563,497.55	669,363.27	894,134.28
Sterling Fire, Indianapolis, Ind.....	1,505,871.81	262,249.99	1,243,621.82
Teutonia Fire, Pittsburgh, Pa.....	957,675.51	621,670.34	336,005.17
Virginia Fire & Marine, Richmond, Va.....	1,852,728.19	836,605.41	1,016,122.78
Vulcan, New York, N. Y.....	356,027.97	80,329.64	275,698.33
Westchester Fire, New York, N. Y.....	6,202,375.41	3,987,603.78	2,214,771.63
Williamsburg City, Fire, New York, N. Y.....	4,996,585.48	2,885,797.85	2,110,787.63
<i>Mutual (2).</i>			
Fitchburg Mutual Fire, Fitchburg, Mass.....	240,092.57	210,011.68	30,080.89
Mutual Fire, Sandy Spring, Md.....	383,235.97	3,362.09	379,873.88
<i>Lloyds Association (1).</i>			
Subscribers at United States, Lloyds, New York N. Y.....	1,921,770.86	1,102,742.17	819,028.69
UNITED STATES BRANCHES OF FOREIGN FIRE INSURANCE COMPANIES.			
<i>Stock (32).</i>			
Aachen and Munich Fire, Aix-la-Chapelle, Germany	2,720,359.51	1,369,560.34	1,350,799.17
Atlas Assurance, London, England.....	3,082,719.99	1,906,294.19	1,176,425.80
British and Foreign Marine, Liverpool, England....	1,712,973.36	544,967.13	1,168,006.23
British America Assurance, Toronto, Canada.....	1,939,785.69	1,163,163.87	776,621.82
Caledonian, Edinburgh, Scotland.....	2,282,188.90	1,627,914.80	654,274.10
Commercial Union Assurance, London, England....	9,868,369.91	7,295,876.26	2,572,493.65
General Fire Assurance, Paris, France.....	915,225.29	477,005.59	438,219.70
Hamburg-Bremen Fire, Hamburg, Germany.....	1,843,343.58	1,242,769.98	600,573.60
Indemnity Mutual Marine, London, England.....	648,299.26	231,133.06	417,166.20
Law Union & Rock, London, England.....	1,347,318.92	469,436.25	877,882.67
Liverpool & London & Globe, Liverpool, England...	14,814,383.94	9,972,496.75	4,841,887.19
London Assurance, London, England.....	4,385,825.67	3,081,121.85	1,304,703.82
London and Lancashire Fire, Liverpool, England....	4,904,654.92	3,004,734.49	1,899,920.43
Mannheim, Mannheim, Germany.....	1,477,961.03	777,850.48	700,110.55
Marine Insurance Co., London, England.....	1,690,270.99	841,425.72	848,845.27
Nationale Fire, Paris, France.....	747,946.88	286,621.31	461,325.57
North-British & Mercantile, London, England.....	9,067,990.55	5,135,131.83	3,932,858.72
Northern Assurance, London, England.....	5,954,996.35	3,333,030.83	2,621,965.52
Norwich Union Fire, Norwich, England.....	3,125,216.53	1,998,929.40	1,126,278.13
Palatine, London, England.....	3,143,416.22	2,159,074.98	984,341.24
Phenix Fire, Paris, France.....	662,751.31	286,621.30	376,130.01
Phoenix-Assurance, London, England.....	4,257,741.80	2,718,015.66	1,539,726.14
Prussian National, Stettin, Germany.....	2,559,600.61	1,527,048.49	1,032,552.12
Royal Exchange Assurance, London, England.....	3,163,974.33	1,978,266.42	1,185,707.91
Royal, Liverpool, England.....	13,760,250.29	9,847,695.57	3,912,554.72
Scottish Union & National, Edinburgh, Scotland...	6,760,670.45	2,876,507.35	3,884,163.10
Sun Insurance Office, London, England.....	4,866,598.21	3,085,970.79	1,780,627.79
Svea Fire and Life, Gothenburg, Sweden.....	1,666,764.91	990,090.44	676,674.47
Union Assurance Society, London, England.....	1,509,011.81	609,680.63	899,331.18
Union Fire, Paris, France.....	1,000,293.52	435,168.67	565,124.85
Union Marine, Liverpool, England.....	910,476.67	481,684.45	428,792.22
Western Assurance, Toronto, Canada.....	2,747,815.34	1,438,519.52	1,309,295.82
Total.....	5,720,742,079.00	4,680,011,198.69	1,040,730,880.31

COMPARATIVE TABLES.

LIFE INSURANCE COMPANIES,
DECEMBER 31, 1915.

TABLE A.—Assets—Nature of the total admitted assets of all life insurance companies

Name and location.	Market value of real estate.	Mortgage loans.	Collateral loans.	Premium notes, policy loans, or liens.
DISTRICT OF COLUMBIA COMPANY.				
Equitable Life, Washington, D. C.....	\$150,832.00	\$153,000.00	\$2,000.00	\$14,489.98
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
<i>Mutual.</i>				
Baltimore Life, Baltimore, Md.....	127,973.27	524,200.00	.....	103,785.04
Bankers Life, Des Moines, Iowa.....	60,000.00	25,359,841.39	.....	382,439.40
Berkshire Life, Pittsfield, Mass.....	414,040.21	6,634,967.80	85,300.00	3,786,948.04
Connecticut Mutual Life, Hartford, Conn..	2,738,500.83	34,705,344.35	.....	8,173,670.49
Eureka Life, Baltimore, Md.....	24,086.87	36,800.00	.....	1,667.00
Fidelity Mutual Life, Philadelphia, Pa....	1,564,692.83	12,731,257.65	78,529.63	8,260,848.45
John Hancock Mutual Life, Boston, Mass..	4,180,741.62	61,994,716.49	.....	10,511,215.77
Massachusetts Mutual Life, Springfield, Mass.....	1,000,159.87	31,881,069.71	.....	14,897,761.84
Metropolitan Life, New York, N. Y.....	18,558,406.10	234,327,497.36	.....	36,459,474.15
Mutual Benefit Life, Newark, N. J.....	2,962,924.23	93,278,586.80	3,050,000.00	37,464,375.75
Mutual Life, New York, N. Y.....	21,579,165.32	110,940,930.90	.....	91,948,198.57
National Life, Montpelier, Vt.....	230,500.00	28,402,064.75	.....	10,626,804.50
New England Mutual Life, Boston, Mass..	1,786,372.34	14,130,371.92	202,850.00	12,612,950.04
New York Life, New York, N. Y.....	12,171,919.25	159,520,303.42	150,000.00	162,092,360.44
Northwestern Mutual Life, Milwaukee, Wis.	4,972,068.06	181,861,021.75	.....	56,835,681.29
Penn Mutual Life, Philadelphia, Pa.....	4,220,146.02	61,882,489.92	1,158,400.00	30,167,949.55
Phoenix Mutual Life, Hartford, Conn.....	684,000.00	23,895,261.50	.....	6,065,504.88
Prudential, Newark, N. J.....	17,513,852.24	105,435,788.94	3,043,500.00	33,058,170.87
Security Mutual Life, Binghamton, N. Y....	862,000.00	1,890,257.50	40,000.00	1,549,931.30
Total.....	95,651,549.06	1,189,432,772.15	7,808,579.63	524,999,737.37
<i>Stock.</i>				
Ætna Life, Hartford, Conn.....	1,092,140.93	54,766,072.03	796,530.00	12,042,526.83
American National, Galveston, Tex.....	805,820.00	1,536,740.87	.....	400,000.85
Atlantic Life, Richmond, Va.....	4,950.00	2,014,376.70	16,422.14	573,951.49
Columbian National Life, Boston, Mass....	916,378.68	1,853,633.24	.....	1,972,604.24
Continental Assurance, Chicago, Ill.....	.....	198,450.00	.....	3,321.30
Equitable Life, New York, N. Y.....	17,447,538.06	108,930,973.13	135,000.00	97,293,068.60
Germania Life, New York, N. Y.....	5,084,027.58	26,422,802.20	.....	7,449,642.74
Home Life, New York, N. Y.....	1,450,000.00	7,235,750.00	.....	5,778,153.61
Jefferson Standard Life, Greensboro, N. C..	56,058.05	3,830,469.66	249,383.54	1,496,068.57
Life Ins. Co. of Virginia, Richmond, Va....	519,868.23	9,725,258.62	205,000.00	452,601.52
Manhattan Life, New York, N. Y.....	5,914,743.64	6,393,350.96	.....	4,448,228.07
Maryland Life, Baltimore, Md.....	237,500.00	200,381.36	.....	498,637.32
Merchants Life, Burlington, Iowa.....	.....	1,138,530.00	.....	313.00
Pacific Mutual Life, Los Angeles, Cal.....	1,296,857.62	18,547,547.22	1,658,903.94	7,048,534.86
Philadelphia Life, Philadelphia, Pa.....	332,181.14	2,173,300.00	.....	934,378.45
Pittsburgh Life and Trust, Pittsburgh, Pa..	9,003,568.30	5,578,922.00	3,000.00	4,524,736.78
Provident Life and Trust, Philadelphia, Pa..	1,290,813.14	25,066,295.57	1,969,436.93	10,676,091.39
Reliance Life, Pittsburgh, Pa.....	194,852.54	912,350.00	.....	1,017,352.46
Travelers, Hartford, Conn.....	2,291,350.00	34,403,118.52	.....	12,355,848.48
Union Central Life, Cincinnati, Ohio.....	3,022,852.37	80,116,236.01	.....	21,001,305.71
United States Life, New York, N. Y.....	(²)	(²)	(²)	(²)
Total.....	50,961,500.28	391,044,558.09	5,033,676.55	189,967,366.27
RECAPITULATION.				
District of Columbia Company.....	150,832.00	153,000.00	2,000.00	14,489.98
Companies chartered outside District of Columbia:				
Mutual.....	95,651,549.06	1,189,432,772.15	7,808,579.63	524,999,737.37
Stock.....	50,961,500.28	391,044,558.09	5,033,676.55	189,967,366.27
Grand total.....	146,763,881.34	1,580,630,330.24	12,844,256.18	714,981,593.62

¹ Minus.² Withdrawn from the District.

authorized to transact business in the District of Columbia on the 31st day of December, 1915.

Market value of bonds and stocks.	Cash in offices and banks.	Interest and rents due and accrued.	Deferred and unpaid pre- miums.	All other assets.	Assets not admitted.	Total admitted assets.
\$143,838.25	\$20,385.55	\$4,158.87	\$16,762.05	.....	.....	\$505,466.70
2,054,595.50	196,622.69	28,796.18	40,677.23	\$129,242.25	.....	3,205,892.16
410,488.19	467,486.40	810,860.76	469,725.88	89,816.50	\$116,237.31	27,934,421.21
10,884,341.24	409,567.26	268,907.97	326,519.48	38,057.71	22,933.21	22,825,716.50
24,034,740.00	1,552,480.49	1,546,686.34	833,331.45	637,788.16	39,761.32	74,182,780.79
234,067.00	17,900.04	2,270.34	1,065.97	62,456.45	4,000.00	376,313.67
7,514,856.27	378,865.24	421,968.84	434,240.49	443,872.47	550,553.52	31,278,578.35
42,401,635.75	1,288,663.08	2,613,066.85	2,237,829.45	66,262.02	218,797.98	125,075,333.05
34,831,437.77	1,350,378.09	1,388,599.07	1,561,280.37	.....	14,083.33	86,896,603.39
227,992,212.27	6,021,316.76	7,716,876.39	10,995,219.65	¹ 24,364.79	763,311.54	541,283,326.35
44,967,824.35	2,456,504.86	3,646,983.64	2,555,625.81	6,682.89	59,355.21	190,330,153.12
367,445,360.74	11,507,163.76	8,168,051.23	4,527,957.86	551,915.68	140,490.06	616,528,254.00
21,283,420.10	959,793.93	1,461,154.16	862,713.46	2,254.08	4,799.96	63,823,905.02
42,705,952.00	1,218,460.83	948,364.17	669,659.38	.....	.....	74,274,980.68
449,156,020.43	19,588,827.73	9,886,609.55	9,963,591.00	673,394.42	285,176.39	822,917,849.85
85,635,510.00	4,380,382.87	5,687,807.89	4,258,638.19	10,538.75	10,538.75	343,631,110.05
55,091,029.18	2,710,145.42	2,108,880.16	3,194,179.59	377,970.02	410,786.14	160,500,403.72
7,234,055.15	917,534.39	738,482.78	536,441.71	9,150.06	53,446.53	40,026,983.94
199,405,059.71	13,846,393.67	4,587,814.56	6,370,356.31	2,658,420.96	1,936,490.48	383,982,866.78
2,697,216.67	287,582.39	105,234.53	207,089.16	28,287.35	38,987.12	7,628,611.78
1,625,979,822.32	69,556,069.90	52,137,415.41	50,046,142.44	5,761,744.98	4,669,748.85	3,616,704,084.41
36,211,955.41	4,515,670.32	2,307,825.81	1,243,465.24	11,309,705.34	47,338.98	124,238,552.93
331,718.37	266,391.57	103,307.30	83,645.60	98,948.80	42,503.14	3,584,070.22
112,133.99	234,590.52	40,110.20	43,512.38	43,397.97	55,792.43	3,027,652.96
5,809,041.21	303,567.40	165,762.74	216,081.11	158,088.59	128,919.25	11,266,237.96
.....	8,992.73	2,503.61	14,713.33	683.21	1,477.51	227,186.67
299,319,820.57	11,693,558.93	6,112,354.42	5,691,364.59	1,450,686.79	1,112,452.63	546,961,912.46
10,557,969.60	658,237.14	696,520.44	1,406,146.17	306,217.00	.....	52,581,562.87
16,217,297.00	486,030.45	268,251.74	481,421.66	129,505.88	16,970.63	32,029,439.71
193,750.00	307,559.90	88,862.19	156,182.89	56,217.37	79,639.15	6,354,913.02
735,854.55	700,602.64	167,574.25	115,836.63	11,573.94	15,623.98	12,618,546.40
3,041,440.94	526,698.63	395,470.15	172,741.70	82,688.82	41,631.24	20,933,731.67
2,474,844.50	66,655.38	33,670.75	37,681.80	22,410.33	29,652.03	3,542,129.41
25,965.00	172,661.68	42,333.03	.....	36,228.33	37,483.93	1,378,547.11
2,795,858.07	996,780.58	500,383.85	627,589.84	2,229,086.05	44,930.99	35,656,611.04
763,447.09	222,383.10	84,575.31	56,176.00	20,657.54	37,475.92	4,549,622.71
3,926,085.04	302,358.64	226,659.99	318,769.34	32,322.27	50,961.90	23,865,460.46
44,721,807.00	1,231,048.16	1,135,162.23	1,477,517.60	5,676.97	.....	87,573,848.99
2,688,225.36	348,407.80	62,975.03	289,058.52	296,397.86	289,434.20	5,520,185.37
30,094,801.00	589,868.88	1,294,997.19	1,417,283.45	150.00	332,847.06	82,114,570.46
25,000.00	915,730.65	3,659,387.23	645,211.02	.....	656.90	109,385,066.09
(²)	(²)	(²)	(²)	(²)	(²)	(²)
460,047,014.70	24,547,795.10	17,388,687.46	14,494,398.87	16,290,643.06	2,365,791.87	1,167,409,848.51
143,838.25	20,385.55	4,158.87	16,762.05	.....	.....	505,466.70
1,625,979,822.32	69,556,069.90	52,137,415.41	50,046,142.44	5,761,744.98	4,669,748.85	3,616,704,084.41
460,047,014.70	24,547,795.10	17,388,687.46	14,494,398.87	16,290,643.06	2,365,791.87	1,167,409,848.51
2,086,170,675.27	94,124,250.55	69,530,261.74	64,557,303.36	22,052,388.04	7,035,540.72	4,784,619,399.62

TABLE B.—Liabilities—Showing the nature of the liabilities of all life insurance companies authorized to transact business in the District of Columbia on the 31st day of December, 1915.

Name and location.	Net reserve.	Policy claims.	Other liabilities to policy holders due and deferred.	All other liabilities.	Capital stock.	Unassigned funds, surplus.	Total liabilities.
DISTRICT OF COLUMBIA COMPANY.							
Equitable Life, Washington, D. C.	\$347,286.00	\$290.00	\$5,660.58	\$7,997.39	\$120,000.00	\$24,232.73	\$505,466.70
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.							
<i>Mutual.</i>							
Baltimore Life, Baltimore, Md.	2,733,605.24	4,820.09	10,007.19	17,166.70	.....	440,292.94	3,205,892.16
Bankers Life, Des Moines, Iowa.	7,947,672.55	276,538.00	18,081,856.61	237,067.47	.....	1,391,286.58	27,934,421.21
Berkshire Life, Pittsfield, Mass.	20,661,303.00	135,319.00	60,177.00	93,540.05	.....	1,875,377.45	22,825,716.50
Connecticut Mutual Life, Hartford, Conn.	66,489,070.00	445,533.38	2,288,001.51	408,866.85	.....	4,551,309.05	74,182,780.79
Eureka Life, Baltimore, Md.	289,671.94	375.00	2,040.19	3,259.89	.....	80,966.65	376,313.67
Fidelity Mutual Life, Philadelphia, Pa.	26,646,488.06	225,700.33	473,730.91	282,502.38	.....	3,650,156.67	31,278,578.35
John Hancock Mutual Life, Boston, Mass.	108,837,807.00	377,762.23	1,254,510.82	635,300.77	.....	13,969,952.23	125,075,333.05
Massachusetts Mutual Life, Springfield, Mass.	75,674,007.00	332,593.83	2,966,903.37	235,730.21	.....	7,687,368.98	86,896,603.39
Metropolitan Life, New York, N. Y.	496,489,015.00	1,686,386.63	2,617,581.48	3,206,251.92	.....	37,284,091.32	541,283,326.35
Mutual Benefit Life, Newark, N. J.	170,385,811.00	710,425.77	3,576,481.71	735,268.52	.....	14,921,166.12	190,330,153.12
Mutual Life, New York, N. Y.	503,252,993.00	5,664,263.13	5,005,487.39	2,273,816.54	.....	100,331,693.94	616,528,254.00
National Life, Montpelier, Vt.	53,042,496.00	250,250.66	282,872.35	241,118.31	.....	10,007,167.70	63,823,905.02
New England Mutual Life, Boston, Mass.	65,099,900.98	434,155.19	619,815.56	233,603.62	.....	7,887,505.33	74,274,980.68
New York Life, New York, N. Y.	675,921,368.00	7,790,374.67	6,151,391.41	4,685,495.48	.....	128,369,220.29	822,917,849.85
Northwestern Mutual Life, Milwaukee, Wis.	312,136,886.00	1,224,107.07	5,004,913.62	1,202,435.97	.....	24,062,767.39	343,631,110.05
Penn Mutual Life, Philadelphia, Pa.	133,041,874.00	650,639.75	3,654,763.09	1,180,731.20	.....	21,972,395.68	160,500,403.72
Phoenix Mutual Life, Hartford, Conn.	33,083,248.00	188,183.36	827,739.62	187,936.81	.....	2,736,876.15	40,026,983.94
Prudential, Newark, N. J.	324,213,700.00	1,860,197.75	2,965,089.89	4,263,611.87	2,000,000.00	48,680,267.27	383,982,866.78
Security Mutual Life, Binghamton, N. Y.	6,864,985.00	63,288.00	72,244.57	88,768.90	.....	539,325.31	7,628,611.78
Total.....	3,085,815,901.77	22,320,913.84	55,915,608.29	20,212,473.46	2,000,000.00	430,439,187.05	3,616,704,084.41
<i>Stock.</i>							
Ætna Life, Hartford, Conn.	92,416,417.00	647,930.73	1,649,732.07	8,422,024.36	5,000,000.00	16,102,448.77	124,238,552.93
American National, Galveston, Tex.	2,571,411.00	22,682.10	16,442.72	72,081.28	250,000.00	651,453.12	3,584,070.22
Atlantic Life, Richmond, Va.	2,307,837.00	11,124.00	114,687.62	22,005.16	300,000.00	271,999.18	3,027,652.96
Columbian National Life, Boston, Mass.	9,222,013.00	96,230.40	53,666.33	327,588.54	1,000,000.00	566,739.69	11,266,237.96
Continental Assurance, Chicago, Ill.	72,901.00	.....	16.93	2,493.61	100,000.00	51,775.13	227,186.67
Equitable Life, New York, N. Y.	445,753,260.00	4,203,761.13	4,581,813.49	3,353,548.52	100,000.00	88,969,529.32	546,961,912.46
Germania Life, New York, N. Y.	44,239,001.00	509,583.45	168,076.31	896,066.06	200,000.00	6,568,836.05	52,581,562.87
Home Life, New York, N. Y.	28,816,732.00	331,343.33	324,854.37	241,357.08	125,000.00	2,190,152.93	32,029,439.71
Jefferson Standard Life, Greensboro, N. C.	4,793,478.44	17,644.51	93,437.53	401,281.45	350,000.00	6,999,071.09	6,354,913.02

Life Insurance Co. of Virginia, Richmond, Va.....	10, 213, 887. 00	59, 039. 87	130, 588. 06	116, 106. 45	500, 000. 00	1, 598, 925. 02	12, 618, 546. 40
Manhattan Life, New York, N. Y.....	18, 971, 538. 00	92, 236. 76	130, 983. 19	159, 567. 21	100, 000. 00	1, 479, 406. 51	20, 933, 731. 67
Maryland Life, Baltimore, Md.....	2, 963, 394. 80	28, 014. 16	3, 630. 58	10, 099. 31	100, 000. 00	436, 990. 56	3, 542, 129. 41
Merchants Life, Burlington, Iowa.....	390, 900. 00	22, 000. 00	32, 260. 20	736, 262. 22	100, 000. 00	97, 124. 69	1, 378, 547. 11
Pacific Mutual Life, Los Angeles, Cal.....	29, 077, 633. 00	209, 187. 31	246, 713. 05	1, 584, 173. 33	1, 000, 000. 00	3, 538, 904. 35	35, 656, 611. 04
Philadelphia Life, Philadelphia, Pa.....	3, 562, 061. 00	42, 000. 00	70, 119. 37	36, 424. 47	560, 320. 00	278, 697. 87	4, 549, 622. 71
Pittsburgh Life & Trust, Pittsburgh, Pa.....	21, 633, 936. 00	293, 732. 20	146, 366. 92	178, 669. 70	1, 000, 000. 00	612, 755. 64	23, 865, 460. 46
Provident Life & Trust, Philadelphia, Pa.....	77, 628, 069. 00	202, 036. 13	1, 294, 159. 56	187, 459. 62	1, 000, 000. 00	7, 262, 124. 68	87, 573, 848. 99
Reliance Life, Pittsburgh, Pa.....	4, 076, 979. 00	19, 750. 00	21, 703. 99	88, 736. 98	1, 000, 000. 00	313, 015. 40	5, 520, 185. 37
Travelers, Hartford, Conn.....	69, 671, 499. 00	419, 828. 89	4, 431, 623. 62	715, 333. 18	.....	6, 876, 285. 77	82, 114, 570. 46
Union Central Life, Cincinnati, Ohio.....	88, 307, 240. 00	277, 329. 29	1, 184, 653. 85	847, 197. 59	500, 000. 00	18, 268, 645. 36	109, 385, 066. 09
United States Life, New York, N. Y.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Total.....	956, 690, 187. 24	7, 505, 454. 26	14, 695, 529. 76	18, 398, 476. 12	13, 285, 320. 00	156, 834, 881. 13	1, 167, 409, 848. 51
RECAPITULATION.							
District of Columbia Company.....	347, 286. 00	290. 00	5, 660. 58	7, 997. 39	120, 000. 00	24, 232. 73	505, 466. 70
Companies chartered outside District of Columbia:							
Mutual.....	3, 085, 815, 901. 77	22, 320, 913. 84	55, 915, 608. 29	20, 212, 473. 46	2, 000, 000. 00	430, 439, 187. 05	3, 616, 704, 084. 41
Stock.....	956, 690, 187. 24	7, 505, 454. 26	14, 695, 529. 76	18, 398, 476. 12	13, 285, 320. 00	156, 834, 881. 13	1, 167, 409, 848. 51
Grand total.....	4, 042, 853, 375. 01	29, 826, 658. 10	70, 616, 798. 63	38, 618, 946. 97	15, 405, 320. 00	587, 298, 300. 91	4, 784, 619, 399. 62

1 Withdrawn from the District.

TABLE D.—Disbursements—Showing the nature of the disbursements of all life insurance
Dec. 31,

Name and location.	Paid to policyholders.			Supple- mentary contracts.	Interest or dividends to stock- holders.
	Death claims and matured endowments.	Annuities, surrender values, and dividends.	Total.		
DISTRICT OF COLUMBIA COMPANY. Equitable Life, Washington, D. C...	\$89,118.08	\$8,445.20	\$97,563.28	.....	\$7,194.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.					
<i>Mutual.</i>					
Baltimore Life, Baltimore, Md.....	364,001.90	51,525.03	415,526.93	.....	.....
Bankers Life, Des Moines, Iowa.....	4,328,790.95	303,097.48	4,631,888.43	.....	.....
Berkshire Life, Pittsfield, Mass.....	1,551,954.00	1,116,509.01	2,668,463.01	\$3,399.92	.....
Connecticut Mutual Life, Hartford, Conn.....	4,985,801.21	2,914,525.24	7,900,326.45	16,007.04	.....
Eureka Life, Baltimore, Md.....	85,991.51	1,431.24	87,422.75	.....	.....
Fidelity Mutual Life, Philadelphia, Pa.....	1,973,199.17	2,789,484.06	4,762,683.23	46,598.22	.....
John Hancock Mutual Life, Boston, Mass.....	9,628,551.37	6,079,234.39	15,707,785.76	50,018.53	.....
Massachusetts Mutual Life, Spring- field, Mass.....	4,215,641.42	4,478,730.40	8,694,371.82	142,582.91	.....
Metropolitan Life, New York, N. Y.....	35,270,874.63	12,685,276.94	47,956,151.57	117,162.25	.....
Mutual Benefit Life, Newark, N. J.....	9,151,844.14	10,195,296.29	19,347,140.43	463,531.13	.....
Mutual Life, New York, N. Y.....	32,215,860.51	35,762,468.81	67,978,329.32	568,345.36	.....
National Life, Montpelier, Vt.....	3,359,895.47	3,466,077.82	6,825,973.29	33,170.42	.....
New England Mutual Life, Boston, Mass.....	3,890,638.56	3,345,157.96	7,235,796.52	54,607.87	.....
New York Life, New York, N. Y.....	39,796,531.57	36,124,628.67	75,921,160.24	437,673.05	.....
Northwestern Mutual Life, Milwau- kee, Wis.....	18,345,861.32	24,113,154.33	42,459,015.65	560,662.35	.....
Penn Mutual Life, Philadelphia, Pa.....	9,200,224.25	8,268,568.78	17,468,793.03	346,658.86	.....
Phoenix Mutual Life, Hartford, Conn.....	2,840,301.33	2,103,639.50	4,943,940.83	12,654.92	.....
Prudential, Newark, N. J.....	26,070,902.55	16,972,959.78	43,043,862.33	151,690.41	400,000.00
Security Mutual Life, Binghamton, N. Y.....	639,601.30	522,529.38	1,162,130.68	2,778.62	.....
Total.....	207,916,467.16	171,294,295.11	379,210,762.27	3,007,541.86	400,000.00
<i>Stock.</i>					
Ætna Life, Hartford, Conn.....	8,011,795.03	4,820,721.88	12,832,516.91	71,470.27	400,000.00
American National, Galveston, Tex.....	559,954.37	107,807.53	667,761.90	2,027.00	25,000.00
Atlantic Life, Richmond, Va.....	181,225.78	171,497.30	352,723.08	800.00	.....
Columbian National Life, Boston, Mass.....	573,627.62	424,143.09	997,770.71	1,549.96	70,000.00
Continental Assurance, Chicago, Ill.....	8,793.00	1,307.04	10,100.04	.....	4,000.00
Equitable Life, New York, N. Y.....	30,600,560.63	27,770,827.68	58,371,388.31	355,109.92	7,000.00
Germania Life, New York, N. Y.....	3,483,987.37	2,365,897.88	5,849,885.25	23,371.82	24,000.00
Home Life, New York, N. Y.....	1,930,281.03	1,517,100.20	3,447,381.23	39,661.23	15,000.00
Jefferson Standard Life, Greensboro, N. C.....	361,747.26	227,023.23	588,770.49	5,315.64	42,000.00
Life Insurance Co. of Virginia, Rich- mond, Va.....	1,195,409.44	191,908.07	1,387,317.51	2,250.00	112,500.00
Manhattan Life, New York, N. Y.....	1,439,731.89	1,402,864.52	2,842,596.41	9,810.33	42,248.68
Maryland Life, Baltimore, Md.....	252,115.98	174,120.06	426,236.04	.....	6,000.00
Merchants Life, Burlington, Iowa.....	357,000.00	.....	357,000.00	.....	.....
Pacific Mutual Life, Los Angeles, Cal.....	1,504,979.58	1,633,807.68	3,138,787.26	30,641.67	80,000.00
Philadelphia Life, Philadelphia, Pa.....	269,656.21	177,940.23	447,596.44	250.00	33,619.20
Pittsburgh Life & Trust, Pitts- burgh, Pa.....	2,020,789.70	1,114,747.13	3,135,536.83	13,765.33	100,000.00
Provident Life & Trust, Philadel- phia, Pa.....	5,512,828.57	4,079,308.43	9,592,137.00	83,381.26	.....
Reliance Life, Pittsburgh, Pa.....	319,421.69	166,269.07	485,690.76	2,394.89	60,000.00
Travelers, Hartford, Conn.....	4,660,917.84	1,912,408.76	6,573,326.60	619,420.54	280,000.00
Union Central Life, Cincinnati, Ohio.....	6,847,637.12	5,637,851.20	12,485,488.32	352,869.04	50,000.00
United States Life, New York, N. Y.....	(1)	(1)	(1)	(1)	(1)
Total.....	70,092,460.11	53,897,550.98	123,990,011.09	1,614,088.90	1,351,367.88
RECAPITULATION.					
District of Columbia Company.....	89,118.08	8,445.20	97,563.28	.....	7,194.00
Companies chartered outside Dis- trict of Columbia:					
<i>Mutual</i>	207,916,467.16	171,294,295.11	379,210,762.27	3,007,541.86	400,000.00
<i>Stock</i>	70,092,460.11	53,897,550.98	123,990,011.09	1,614,088.90	1,351,367.88
Grand total.....	278,098,045.35	225,200,291.29	503,298,336.64	4,621,630.76	1,758,561.88

¹ Withdrawn from the District.

companies authorized to transact business in the District of Columbia for the year ending 1915.

Commissions.		Salaries, fees, and all other charges, officers and employees.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insurance department fees.	All other disburse- ments.	Total disburse- ments.
New.	Renewal.					
\$52,081.87	\$29,730.32	\$21,412.50	\$6,081.16	\$5,375.96	\$67,314.79	\$286,753.88
45,000.00	121,906.67	62,612.54	5,173.05	13,284.89	148,497.73	812,001.81
495,528.93	175,411.37	215,470.34	384.75	111,488.80	393,179.03	6,023,351.65
82,915.97	131,929.88	98,650.32	17,216.86	50,938.27	352,085.28	3,405,599.51
289,846.13	400,941.50	263,803.75	122,059.60	255,231.88	707,213.27	9,955,429.62
57,416.57	25,079.56	12,860.00	1,801.86	2,860.92	74,345.63	261,787.29
192,896.10	211,855.68	176,741.10	68,609.03	94,257.16	378,608.38	5,932,248.90
588,480.61	4,033,243.22	795,291.13	184,841.06	366,428.24	1,912,729.47	23,638,818.02
588,140.37	685,505.54	340,501.68	48,454.44	245,714.00	892,133.64	11,637,404.40
1,958,087.09	2,088,706.36	4,402,818.41	891,205.67	1,587,984.33	38,330,075.02	97,332,190.70
1,245,967.15	1,373,636.56	508,604.05	102,790.60	547,204.11	913,685.50	24,502,559.53
2,453,613.71	1,764,944.35	1,448,581.50	750,850.46	843,719.26	5,567,110.95	81,375,494.91
315,911.64	437,172.68	193,700.34	11,536.49	204,981.06	515,243.26	8,537,689.18
515,824.33	479,794.09	251,706.40	86,499.71	182,258.68	616,993.84	9,423,481.44
3,916,749.42	1,938,461.23	1,816,881.15	358,807.01	1,230,148.92	8,067,392.06	93,687,273.08
2,089,561.64	2,887,802.86	909,845.80	197,955.91	1,162,940.20	2,115,259.96	52,383,044.37
1,165,601.68	1,287,634.86	519,758.02	201,027.00	395,937.63	1,410,556.30	22,795,967.38
253,721.81	278,462.49	244,586.24	29,146.05	183,876.69	616,230.23	6,562,619.26
1,675,752.69	11,851,492.75	3,144,570.67	635,824.86	2,242,685.38	23,023,726.06	86,169,605.15
84,486.71	93,386.96	93,955.54	26,454.53	32,356.21	266,700.52	1,762,249.77
18,015,502.55	30,267,368.61	15,500,938.98	3,740,638.94	9,754,296.63	86,301,766.13	546,198,815.97
662,762.58	582,821.83	436,607.39	57,453.01	471,204.78	1,630,363.80	17,145,200.57
336,241.54	224,678.26	86,554.59	36,227.12	20,352.41	723,433.83	2,122,276.65
102,457.69	42,678.23	46,058.78	20.00	25,994.41	91,793.82	662,526.01
116,277.64	79,356.42	100,901.78	33,610.80	39,079.91	674,190.40	2,112,737.62
20,322.63	2,425.65	2,000.04	-----	2,098.54	5,721.67	46,668.57
2,283,661.94	2,598,396.56	1,388,742.92	479,182.69	971,634.10	5,067,106.20	71,522,222.64
220,278.68	229,172.49	216,241.69	192,218.73	67,340.17	602,609.02	7,425,117.85
172,495.50	253,521.15	213,106.07	55,740.32	72,387.23	345,296.59	4,614,589.32
140,103.76	45,435.48	72,087.66	507.19	24,955.44	98,093.69	1,017,269.35
196,817.39	377,567.29	186,248.21	9,380.48	96,741.73	510,811.06	2,879,633.67
69,266.21	110,370.89	101,262.34	212,168.69	36,766.95	181,645.58	3,606,136.08
30,368.76	13,223.98	26,343.39	9,275.07	9,275.53	60,000.98	580,723.75
173,439.80	15,836.51	32,507.63	-----	18,207.49	301,462.34	898,453.77
429,859.22	329,607.55	289,461.10	33,331.85	111,091.98	350,146.61	4,792,927.24
58,197.52	54,980.23	63,978.35	1,240.24	16,736.08	146,020.50	822,618.56
132,816.75	66,891.52	132,471.68	230,945.54	58,908.19	636,641.58	4,507,977.42
481,603.98	584,217.04	497,556.92	68,258.03	186,273.00	890,639.66	12,384,066.89
368,503.33	53,741.17	61,419.22	2,804.14	50,182.10	391,485.56	1,476,221.17
689,587.41	419,679.35	296,105.41	73,075.07	281,857.16	1,352,206.96	10,585,258.50
853,325.69	782,630.42	533,585.82	166,165.64	310,418.55	1,195,970.91	16,730,454.39
(1)	(1)	(1)	(1)	(1)	(1)	(1)
7,538,388.02	6,867,232.02	4,783,240.99	1,661,604.61	2,871,405.75	15,255,640.76	165,932,980.02
52,081.87	29,730.32	21,412.50	6,081.16	5,375.96	67,314.79	286,753.88
18,015,502.55	30,267,368.61	15,500,938.98	3,740,638.94	9,754,296.63	86,301,766.13	546,198,815.97
7,538,388.02	6,867,232.02	4,783,240.99	1,661,604.61	2,871,405.75	15,255,640.76	165,932,980.02
25,605,972.44	37,164,330.95	20,305,592.47	5,408,324.71	12,631,078.34	101,624,721.68	712,418,549.87

TABLE E.—Showing the number and amount of policies issued and terminated during 1915, and mode of termination, by life insurance companies authorized to transact business in the District of Columbia.

Name and location.	Number and amount of policies issued and terminated during the year.		Mode of termination.			
	Issued.		Terminated.		By death.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA COMPANY.						
Equitable Life, Washington, D. C.:						
Ordinary.....	643	\$527,066.00	369	\$294,478.00	9	\$10,000.00
Industrial.....	27,004	3,445,038.00	20,684	1,898,704.00	892	79,530.00
						\$2,588.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.						
Mutual.						
Baltimore Life, Baltimore, Md.:						
Ordinary.....	1,350	985,797.11	1,040	704,546.88	55	45,331.79
Industrial.....	55,749	6,584,461.40	46,003	4,972,660.14	2,036	233,851.36
Bankers Life, Des Moines, Iowa.....	14,065	32,050,937.00	18,671	39,780,346.00	2,046	4,237,459.00
Berkshire Life, Pittsfield, Mass.....	2,297	5,962,264.00	1,640	4,954,216.00	396	1,301,046.00
Connecticut Mutual Life, Hartford, Conn.....	11,067	24,929,688.73	6,689	15,450,520.35	1,679	4,651,308.63
Eureka Life, Baltimore, Md.:						
Ordinary.....	19	10,125.00	50	25,734.00	2	500.00
Industrial.....	34,602	3,986,457.00	38,490	4,202,773.00	844	59,851.00
Fidelity Mutual Life, Philadelphia, Pa.....	6,888	15,232,382.00	7,310	16,940,820.00	735	1,881,493.00
John Hancock Mutual Life, Boston, Mass.:						
Ordinary.....	31,666	48,977,762.00	15,853	28,200,772.00	1,603	3,125,075.00
Industrial.....	518,766	95,355,851.00	394,090	72,113,497.00	33,442	5,827,425.00
Massachusetts Mutual Life, Springfield, Mass.....	19,410	46,421,611.00	8,306	23,008,932.00	1,508	4,024,388.00
Metropolitan Life, New York, N. Y.:						
Ordinary.....	270,461	256,906,268.00	137,528	129,490,842.00	10,414	9,293,127.00
Industrial.....	2,509,602	335,894,592.00	1,652,758	257,932,743.00	169,301	21,888,426.00
Mutual Benefit Life, Newark, N. J.....	34,818	87,675,149.00	17,225	40,449,052.00	2,854	7,431,139.00
Mutual Life, New York, N. Y.....	63,018	160,882,145.00	52,287	136,918,196.00	9,009	25,449,714.00
National Life, Montpelier, Vt.....	10,639	23,312,851.00	7,547	16,951,096.00	893	2,256,954.00
New England Mutual Life, Boston, Mass.....	14,365	36,055,913.99	5,795	17,088,388.00	1,155	3,350,367.25
New York Life, New York, N. Y.....	107,700	228,894,191.00	74,627	172,185,801.00	11,842	29,291,653.00
Northwestern Mutual Life, Milwaukee, Wis.....	49,344	132,365,962.00	28,454	77,653,140.00	4,529	13,912,315.00
Penn Mutual Life, Philadelphia, Pa.....	25,037	77,956,559.00	16,378	52,352,921.00	2,251	7,149,572.00
Phoenix Mutual Life, Hartford, Conn.....	9,080	19,084,135.00	7,090	14,502,946.00	924	1,920,942.00
						3,246,516.00
						1,023,993.00
						1,719,806.00
						7,428,541.00
						1,219,839.00
						640,052.00
						11,346,192.00
						4,516,540.00
						2,297,964.00
						1,000,252.00

Prudential, Newark, N. J.: Ordinary..... Industrial..... Security Mutual Life, Binghamton, N. Y..... Total.....	167,751 2,580,678 4,964 6,543,336	195,513,413.00 385,577,476.00 7,713,860.00 2,228,329,853.24	87,137 1,668,661 3,997 4,297,626	105,657,255.00 257,831,558.00 7,207,648.00 1,496,576,403.37	6,836 136,840 322 401,516	8,877,950.00 16,261,666.00 623,460.00 173,095,014.03	1,482 167 12 31,078	1,427,276.00 13,240.00 25,000.00 37,669,513.80
Stock.								
Ætna Life, Hartford Conn..... American National Life, Galveston, Tex.: Ordinary..... Industrial..... Atlantic Life, Richmond, Va..... Columbian National Life, Boston, Mass.: Ordinary..... Industrial..... Continental Assurance, Chicago, Ill..... Equitable Life, New York N. Y..... Germania Life, New York, N. Y..... Home Life, New York, N. Y..... Jefferson Standard Life, Greensboro, N. C..... Life Insurance Co. of Virginia, Richmond, Va.: Ordinary..... Industrial..... Manhattan Life, New York, N. Y..... Maryland Life, Baltimore, Md..... Merchants Life, Burlington, Iowa..... Pacific Mutual Life, Los Angeles, Cal..... Philadelphia Life, Philadelphia, Pa..... Pittsburgh Life & Trust, Pittsburgh, Pa..... Provident Life & Trust, Philadelphia, Pa..... Reliance Life, Pittsburgh, Pa..... Travelers, Hartford, Conn..... Union Central Life, Cincinnati, Ohio..... United States Life, New York, N. Y..... Total.....	32,449 5,023 124,600 2,919 5,329 826 93,904 7,015 6,850 4,824 3,618 159,338 2,107 1,131 2,412 9,513 1,521 9,842 17,021 9,910 24,242 23,480 (1) 547,876	72,494,448.97 10,431,504.00 13,494,734.00 6,141,718.37 12,209,070.50 1,419.00 1,207,550.00 164,536,569.00 15,195,275.00 15,095,695.00 9,226,732.00 4,358,706.00 19,972,676.00 5,002,873.00 1,672,803.00 4,824,770.00 21,518,654.00 3,903,651.00 19,474,073.00 41,449,918.00 18,411,662.00 79,237,156.00 63,164,545.00 (1) 603,026,202.84	26,218 4,149 86,674 1,909 3,933 158 438 53,694 7,100 4,785 3,675 2,489 135,327 3,783 896 4,227 7,254 1,429 7,131 9,424 5,564 11,153 14,684 (1) 396,094	45,333,754.78 4,235,880.00 10,671,290.00 3,815,891.37 10,099,592.00 23,347.00 851,337.00 128,884,858.00 14,533,374.00 10,328,955.00 7,164,246.00 2,510,331.00 16,254,396.00 9,663,325.00 1,497,900.00 7,953,000.00 15,384,399.00 3,484,604.00 17,025,454.00 28,373,310.00 10,312,316.00 33,011,744.00 33,826,612.00 (1) 415,239,916.15	2,319 118 3,170 96 167 59 7 7,565 1,057 599 179 200 9,522 530 88 202 671 104 789 850 153 1,240 1,542 (1) 31,227	4,880,122.90 126,383.00 458,359.00 18,362.37 496,646.00 8,540.00 7,793.00 22,956,355.00 2,024,030.00 1,301,592.00 300,483.00 188,144.00 996,033.00 1,377,215.00 190,095.00 407,000.00 1,467,187.00 270,192.00 1,624,671.00 2,395,038.00 322,905.00 3,972,618.00 3,738,015.00 (1) 49,698,779.27	1,977 1 2 16 3,075 1,262 195 17 8 49 60 31 407 278 1,085 4 527 1,577 (1) 10,571	3,189,542.00 1,000.00 7,000.00 69,008.00 8,406,045.00 1,822,850.00 635,011.00 26,000.00 5,500.00 1,950.00 121,532.00 74,750.00 255,535.00 479,531.00 3,042,873.00 4,000.00 1,368,509.00 2,684,173.00 (1) 22,194,809.00
RECAPITULATION.								
District of Columbia company..... Companies chartered outside of the District of Columbia: Mutual..... Stock..... Grand total.....	27,647 6,543,336 547,876 7,118,859	3,972,104.00 2,228,329,853.24 603,026,202.84 2,835,328,160.08	21,053 4,297,626 396,094 4,714,773	2,193,182.00 1,496,576,403.37 415,239,916.15 1,914,009,501.52	901 401,516 31,227 433,644	89,530.00 173,095,014.03 49,698,779.27 222,883,323.30	26 31,078 10,571 41,675	2,588.00 37,669,513.80 22,194,809.00 59,866,910.80

Withdrawn from the District.

TABLE E.—Showing the number and amount of policies issued and terminated during 1915, and mode of termination, by life insurance companies authorized to transact business in the District of Columbia—Continued.

Name and location.	Mode of termination—Continued.					
	By expiry.		By surrender.		By lapse.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA COMPANY.						
Equitable Life, Washington, D. C.:						
Ordinary.....	48	\$32,628.00	28	\$31,250.00	284	\$209,600.00
Industrial.....	36	1,581.00			19,730	1,761,788.00
						\$11,000.00
						53,217.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.						
Mutual.						
Baltimore Life, Baltimore, Md.:						
Ordinary.....	3	2,000.00	146	104,218.00	825	516,901.09
Industrial.....	985	138,106.00	124	21,345.00	42,858	4,450,933.40
Bankers Life, Des Moines, Iowa.....			7,759	15,551,389.00	8,866	19,689,600.00
Berkshire Life, Pittsfield, Mass.....	50	115,000.00	704	1,706,811.00	394	929,953.00
Connecticut Mutual Life, Hartford, Conn.....	44	135,345.20	2,572	5,512,765.72	2,178	4,136,370.00
Eureka Life, Baltimore, Md.:						
Ordinary.....			11	4,000.00	37	21,234.00
Industrial.....			9	1,250.00	37,637	4,141,672.00
Fidelity Mutual Life, Philadelphia, Pa.....			2,436	5,265,064.00	3,654	7,332,962.00
John Hancock Mutual Life, Boston, Mass.:						
Ordinary.....	122	740,012.00	4,679	5,762,483.00	8,825	12,315,526.00
Industrial.....	451	99,670.00	72,288	13,339,435.00	287,867	52,841,567.00
Massachusetts Mutual Life, Springfield, Mass.....	246	742,189.00	3,282	9,443,234.00	3,101	6,487,102.00
Metropolitan Life, New York, N. Y.:						
Ordinary.....	2,904	2,749,258.00	36,110	34,684,514.00	83,869	72,224,243.00
Industrial.....	7,623	329,597.00	82,729	13,223,128.00	1,383,114	200,200,936.00
Mutual Benefit Life, Newark, N. J.....	5,204	10,390,746.00	4,884	12,511,234.00	3,514	7,075,158.00
Mutual Life, New York, N. Y.....	4,467	15,834,731.00	20,034	56,278,957.00	15,273	31,502,069.00
National Life, Montpelier, Vt.....	811	1,559,540.00	1,998	4,868,513.00	2,293	4,550,390.00
New England Mutual Life, Boston, Mass.....	200	472,609.00	1,777	4,273,485.00	2,376	5,635,687.75
New York Life, New York, N. Y.....	9,709	27,918,518.00	20,249	45,870,652.00	27,146	49,294,288.00
Northwestern Mutual Life, Milwaukee, Wis.....	2,567	7,764,071.00	10,625	25,625,705.00	9,003	22,438,695.00
Penn Mutual Life, Philadelphia, Pa.....	2,569	7,254,941.00	5,228	18,086,079.00	5,317	13,504,951.00
Phoenix Mutual Life, Hartford, Conn.....	984	1,683,559.00	1,595	3,420,686.00	2,995	5,887,990.00
						7,293,184.00
						21,266,663.00
					7	1,320,969.00
					95	424,184.00
					859	2,495,860.00
						2,716,687.00
						8,464,498.00
						3,395,814.00
						4,059,414.00
						589,517.00

Prudential, Newark, N. J.:	37,348	38,467,691.00	15,679	20,567,517.00	25,792	34,729,268.00	.....	1,587,553.00
Ordinary.....	28,708	5,443,030.00	129,416	14,004,076.00	1,373,530	207,806,631.00	.....	14,302,915.00
Industrial.....	104	297,068.00	608	1,018,526.00	2,951	4,970,023.00	.....	273,571.00
Security Mutual Life, Binghamton, N. Y.....								
Total.....	105,505	124,131,170.20	424,942	311,145,066.72	3,333,415	772,684,150.24	1,170	77,851,488.38
Stock.								
Ætna Life, Hartford, Conn.....	11,553	3,455,169.00	5,409	14,557,399.10	4,960	17,944,007.00	.....	1,307,514.78
American National Life, Galveston, Tex.:								
Ordinary.....			321	554,000.00	3,709	3,554,497.00	.....	.....
Industrial.....			166	33,828.00	83,338	10,179,103.00	.....	.....
Atlantic Life, Richmond, Va.....	22	47,950.00	499	1,102,470.00	1,283	2,414,714.00	7	54,395.00
Columbian National Life, Boston, Mass.:								
Ordinary.....	49	137,435.00	708	1,875,722.00	2,993	6,762,081.00	.....	758,700.00
Industrial.....			78	11,848.00	21	2,825.00	.....	134.00
Continental Assurance, Chicago, Ill.....	1	264.00	18	17,916.00	412	819,864.00	.....	5,500.00
Equitable Life, New York, N. Y.....	11,869	16,157,164.00	14,676	41,891,540.00	16,509	34,076,826.00	.....	5,396,928.00
Germania Life, New York, N. Y.....	239	677,059.00	2,165	4,721,922.00	2,377	4,730,415.00	.....	557,098.00
Home Life, New York, N. Y.....	149	340,434.00	1,842	3,670,423.00	2,000	3,999,462.00	.....	382,033.00
Jefferson Standard Life, Greensboro, N. C.....	75	165,500.00	909	1,537,409.00	2,495	4,603,930.00	.....	530,924.00
Life Insurance Co. of Virginia, Richmond, Va.:								
Ordinary.....	57	42,000.00	590	609,710.00	1,634	1,600,494.00	.....	64,483.00
Industrial.....	20	421.00	1,169	118,529.00	124,567	14,750,546.00	.....	386,917.00
Manhattan Life, New York, N. Y.....	169	659,774.00	1,292	2,980,760.00	1,732	4,099,818.00	.....	424,226.00
Maryland Life, Baltimore, Md.....	19	43,611.00	138	193,043.00	619	978,500.00	1	17,901.00
Merchants Life, Burlington, Iowa.....					3,725	7,461,000.00	300	85,000.00
Pacific Mutual Life, Los Angeles, Cal.....	2,581	4,813,458.00	1,970	4,383,475.00	1,625	3,274,849.00	.....	1,189,895.00
Philadelphia Life, Philadelphia, Pa.....	25	71,500.00	232	632,697.00	1,068	2,440,595.00	.....	69,620.00
Pittsburgh Life & Trust, Pittsburgh, Pa.....	1,126	4,714,490.00	2,347	4,047,935.00	2,591	6,029,763.00	.....	129,064.00
Provident Life & Trust, Philadelphia, Pa.....	2	12,000.00	3,397	9,607,471.00	4,090	11,630,904.00	.....	1,685,024.00
Reliance Life, Pittsburgh, Pa.....	284	875,139.00	219	385,864.00	4,901	8,440,523.00	3	283,885.00
Travelers, Hartford, Conn.....	1,233	1,440,420.00	3,291	13,190,469.00	4,862	13,039,728.00	.....	.....
Union Central Life, Cincinnati, Ohio.....	1,578	3,328,060.00	4,521	10,690,706.00	5,466	12,214,115.00	.....	1,171,543.00
United States Life, New York, N. Y.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Total.....	31,051	36,981,848.00	45,957	116,815,136.10	276,977	175,048,559.00	311	14,500,784.78
RECAPITULATION.								
District of Columbia company.....	84	34,209.00	28	31,250.00	20,014	1,971,388.00	.....	64,217.00
Companies chartered outside of the District of Columbia:								
Mutual.....	105,505	124,131,170.20	424,942	311,145,066.72	3,333,415	772,684,150.24	1,170	77,851,488.38
Stock.....	31,051	36,981,848.00	45,957	116,815,136.10	276,977	175,048,559.00	311	14,500,784.78
Grand total.....	136,640	161,147,227.20	470,927	427,991,452.82	3,630,406	949,704,097.24	1,481	92,416,490.16

1 Withdrawn from the District.

TABLE F.—Showing the business transacted in the District of Columbia during the year 1915 by all life insurance companies, annual statements of which have been accepted.

Name and location.	Policies in force Dec. 31, 1914.		Policies issued during 1915.		Policies terminated during 1915.		Policies in force Dec. 31, 1915.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA COMPANY.								
Equitable Life, Washington, D. C.:								
Ordinary.....	663	\$562,660.00	137	\$99,517.00	81	\$68,195.00	719	\$593,982.00
Industrial.....	32,726	3,720,446.00	10,123	1,239,701.00	7,364	581,499.00	35,485	4,378,648.00
COMPANIES CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.								
Mutual.								
Baltimore Life, Baltimore, Md.:								
Ordinary.....	72	40,204.86	10	5,075.00	18	10,250.00	64	35,029.86
Industrial.....	6,051	622,804.22	2,200	249,185.00	2,009	248,966.50	6,242	623,022.72
Bankers Life, Des Moines, Iowa.....	327	715,000.00	42	107,000.00	50	104,000.00	319	718,000.00
Berkshire Life, Pittsfield, Mass.....	307	586,316.00	16	30,846.00	21	55,282.00	302	561,880.00
Connecticut Mutual Life, Hartford, Conn.....	920	2,284,511.00	133	302,499.00	103	216,090.00	950	2,370,920.00
Eureka Life, Baltimore, Md.:								
Ordinary.....	32	17,250.00	1	1,000.00	2	2,100.00	31	16,150.00
Industrial.....	14,351	1,459,504.00	6,595	695,575.00	8,267	933,054.00	12,679	1,222,025.00
Fidelity Mutual Life, Philadelphia, Pa.....	485	933,533.00	17	69,430.00	47	90,127.00	455	912,836.00
John Hancock Mutual Life, Boston, Mass.....	1,143	3,738,009.00	111	381,075.00	93	354,581.00	1,161	3,764,503.00
Massachusetts Mutual Life, Springfield, Mass.....	830	1,835,567.00	549	1,122,329.00	246	539,412.00	1,133	2,418,484.00
Metropolitan Life, New York, N. Y.:								
Ordinary.....	10,008	9,738,577.00	1,437	1,743,686.00	796	874,907.00	10,649	10,607,356.00
Industrial.....	158,302	20,712,009.00	20,417	2,584,649.00	14,874	2,367,220.00	163,905	20,929,438.00
Mutual Benefit Life, Newark, N. J.....	1,605	4,053,465.00	205	619,774.00	70	255,336.00	1,740	4,417,903.00
Mutual Life, New York, N. Y.....	3,449	8,786,911.20	253	956,845.80	295	1,052,186.80	3,407	8,691,570.20
National Life, Montpelier, Vt.....	173	416,485.08	58	155,824.16	12	28,000.00	219	544,309.24
New England Mutual Life, Boston, Mass.....	1,553	3,435,031.00	169	436,369.00	117	297,271.00	1,605	3,574,129.00
New York Life, New York, N. Y.....	3,900	7,909,087.00	493	812,194.00	209	580,820.00	4,184	8,140,461.00
Northwestern Mutual Life, Milwaukee, Wis.....	3,480	9,994,423.00	303	941,300.00	129	350,489.00	3,654	10,585,234.00
Penn Mutual Life, Philadelphia, Pa.....	2,860	9,643,530.00	130	483,471.00	217	882,471.00	2,773	9,244,530.00
Phoenix Mutual Life, Hartford, Conn.....	486	1,282,560.00	123	254,510.00	50	140,084.00	559	1,396,986.00
Prudential, Newark, N. J.:								
Ordinary.....	4,409	6,037,313.00	733	1,023,118.00	373	542,632.00	4,769	6,517,799.00
Industrial.....	76,768	10,586,914.00	13,442	2,143,995.00	9,769	1,643,597.00	80,441	11,087,312.00
Security Mutual Life, Binghamton, N. Y.....	121	296,696.74	22	61,090.73	15	39,054.73	128	318,732.74
Total.....	291,692	105,125,701.10	47,459	15,180,840.69	37,782	11,607,931.03	301,369	108,698,610.76

Stock.

<i>Etna Life, Hartford, Conn.</i>	1, 108	1, 401, 930.62	623	409, 459.94	706	335, 078.00	1, 025	1, 476, 312.56
<i>American National Life, Galveston, Tex.</i>.....	.....	.....	5	5, 000.00	.....	.....	5	5, 000.00
<i>Atlantic Life, Richmond, Va.</i>	14	32, 000.00	21	39, 000.00	.....	.....	35	71, 000.00
<i>Columbian National Life, Boston, Mass.</i>	64	230, 027.00	5	10, 000.00	12	33, 000.00	57	207, 027.00
<i>Continental Assurance, Chicago, Ill.</i>	50	74, 655.00	34	54, 029.00	25	34, 774.00	59	93, 910.00
<i>Equitable Life, New York, N. Y.</i>	3, 762	9, 246, 791.00	467	869, 800.00	274	582, 954.00	3, 955	9, 533, 637.00
<i>Germania Life, New York, N. Y.</i>	192	313, 934.00	20	119, 500.00	17	49, 401.00	195	384, 033.00
<i>Home Life, New York, N. Y.</i>	991	2, 108, 265.00	118	241, 562.96	77	173, 932.96	1, 032	2, 175, 895.00
<i>Jefferson Standard Life, Greensboro, N. C.</i>	37	75, 000.00	.....	.....	.....	10, 000.00	37	65, 000.00
<i>Life Insurance Co. of Virginia, Richmond, Va.</i>.....	.....	.....	.....	.....	.....	.....	.....	.....
Ordinary.....	466	330, 306.00	50	41, 967.00	81	60, 626.00	435	311, 647.00
Industrial.....	13, 118	1, 654, 899.00	2, 758	338, 347.00	2, 203	253, 828.00	13, 673	1, 739, 418.00
<i>Manhattan Life, New York, N. Y.</i>	494	1, 836, 448.00	58	120, 982.00	85	393, 095.00	467	1, 564, 335.00
<i>Maryland Life, Baltimore, Md.</i>	89	150, 606.00	10	15, 875.00	14	23, 300.00	85	143, 181.00
<i>Merchants Life, Burlington, Iowa.</i>	117	128, 000.00	19	38, 000.00	19	24, 000.00	117	142, 000.00
<i>Pacific Mutual Life, Los Angeles, Cal.</i>	216	413, 837.00	20	39, 653.00	7	14, 199.00	229	439, 291.00
<i>Philadelphia Life, Philadelphia, Pa.</i>	9	15, 000.00	18	42, 000.00	13	33, 000.00	14	24, 000.00
<i>Pittsburgh Life & Trust, Pittsburgh, Pa.</i>	180	353, 480.00	92	234, 050.00	27	43, 896.00	245	543, 634.00
<i>Provident Life & Trust, Philadelphia, Pa.</i>	851	3, 286, 789.00	61	233, 548.00	40	193, 830.00	872	3, 326, 507.00
<i>Reliance Life, Pittsburgh, Pa.</i>	90	115, 896.00	23	31, 000.00	23	27, 985.00	90	118, 911.00
<i>Travelers, Hartford, Conn.</i>	1, 041	4, 442, 693.00	159	608, 814.00	62	256, 664.00	1, 138	4, 794, 843.00
<i>Union Central Life, Cincinnati, Ohio.</i>	978	2, 232, 578.00	359	801, 455.00	150	365, 930.00	1, 187	2, 668, 103.00
<i>United States Life, New York, N. Y.</i>	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Total.....	23, 867	28, 443, 134.62	4, 920	4, 294, 042.90	3, 835	2, 909, 492.96	24, 952	29, 827, 684.56
RECAPITULATION.								
District of Columbia company.....	33, 389	4, 283, 106.00	10, 260	1, 339, 218.00	7, 445	649, 694.00	36, 204	4, 972, 630.00
Companies chartered outside District of Columbia:								
Mutual.....	291, 692	105, 125, 701.10	47, 459	15, 180, 840.69	37, 782	11, 607, 931.03	301, 369	108, 698, 610.76
Stock.....	23, 867	28, 443, 134.62	4, 920	4, 294, 042.90	3, 835	2, 909, 492.96	24, 952	29, 827, 684.56
Grand total.....	348, 948	137, 851, 941.72	62, 639	20, 814, 101.59	49, 062	15, 167, 117.99	362, 525	143, 498, 925.32

¹ Withdrawn from District.

The figures in this table include additions for transfers from other States and deductions for transfers to other States.

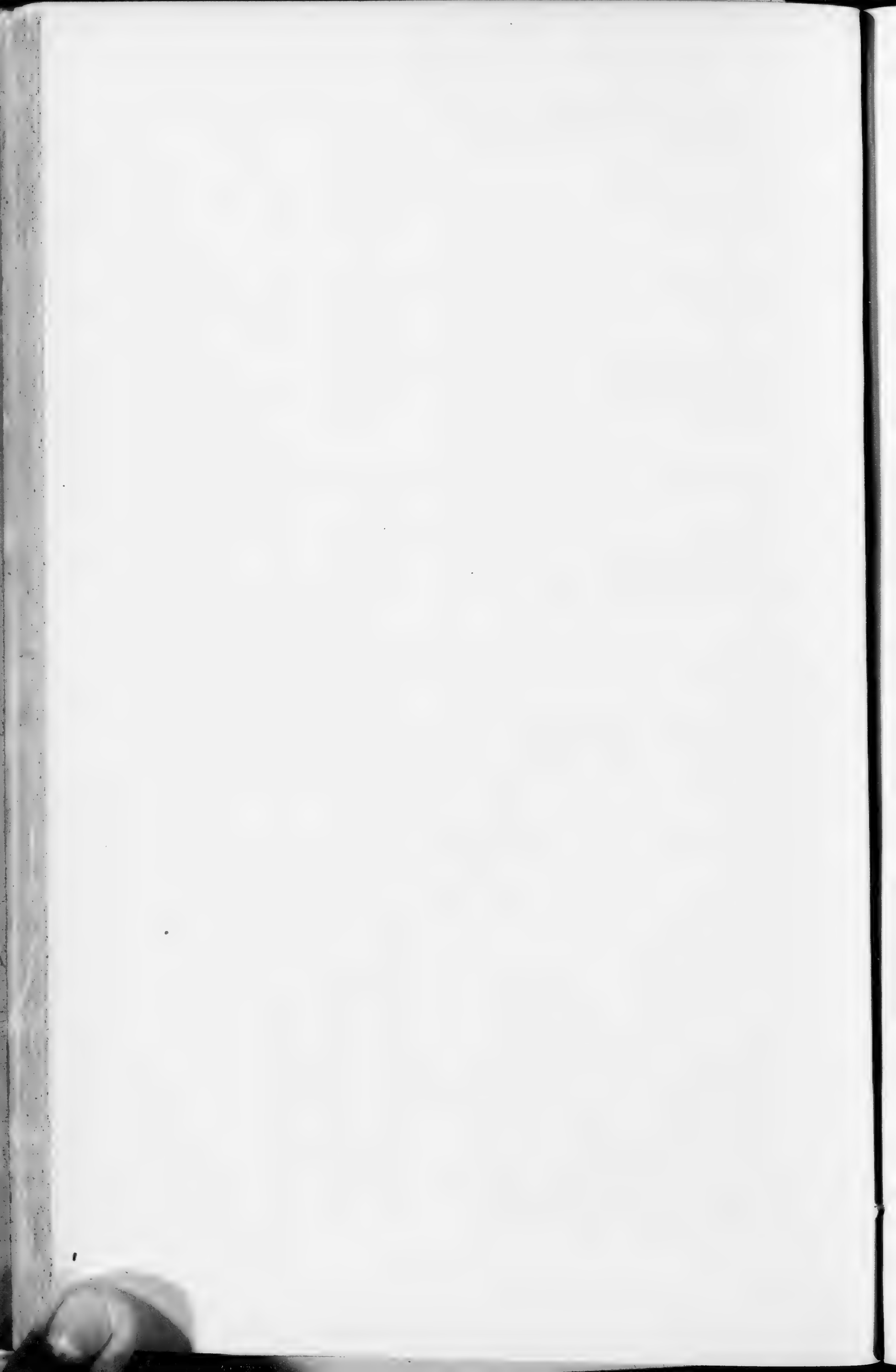
TABLE F.—Showing the business transacted in the District of Columbia during the year 1915 by all life insurance companies, annual statements of which have been accepted—Continued.

Name and location.	Losses unpaid Dec. 31, 1914.		Losses incurred during 1915.		Losses paid during 1915.		Loss unpaid Dec. 31, 1915.		Gross premiums.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
DISTRICT OF COLUMBIA COMPANY.									
Equitable Life, Washington, D. C.:									
Ordinary.....			3	\$6,000.00	3	\$6,000.00			\$19,219.97
Industrial.....	2	\$290.00	518	50,946.00	518	50,946.00	2	\$290.00	154,387.59
COMPANIES CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.									
Mutual.									
Baltimore Life, Baltimore, Md.:									
Ordinary.....			1	186.00	1	186.00			1,559.49
Industrial.....			159	18,483.77	159	18,483.77			37,186.97
Bankers Life, Des Moines, Iowa.....			6	12,000.00	6	12,000.00			17,600.18
Berkshire Life, Pittsfield, Mass.....			4	10,613.00	4	10,613.00			13,852.67
Connecticut Mutual Life, Hartford, Conn.....			12	35,930.00	13	36,338.00			72,985.82
Eureka Life, Baltimore, Md.:									
Ordinary.....									544.37
Industrial.....			217	16,212.00	217	16,212.00			57,378.64
Fidelity Mutual Life, Philadelphia, Pa.....			7	15,567.00	8	16,567.00			33,859.05
John Hancock Mutual Life, Boston, Mass.....	1	1,000.00	13	55,000.00	13	55,000.00			110,302.94
Massachusetts Mutual Life, Springfield, Mass.....			9	28,373.00	8	27,373.00	1	1,000.00	78,094.68
Metropolitan Life, New York, N. Y.:									
Ordinary.....	7	15,589.71	122	108,745.97	123	118,675.68	6	5,660.00	384,987.13
Industrial.....	15	1,927.30	2,188	278,643.01	2,179	277,250.85	24	3,319.46	744,999.22
Mutual Benefit Life, Newark, N. J.....	2	5,057.00	33	38,173.00	34	43,173.00	1	57.00	131,286.08
Mutual Life, New York, N. Y.....			68	191,411.00	65	188,062.00	3	3,349.00	319,157.54
National Life, Montpelier, Vt.....			6	11,000.00	5	10,000.00	1	1,000.00	17,356.86
New England Mutual Life, Boston, Mass.....			13	31,717.40	13	31,717.40			94,112.49
New York Life, New York, N. Y.....	3	3,165.50	79	201,986.77	77	201,127.06	5	4,025.21	353,495.23
Northwestern Mutual Life, Milwaukee, Wis.....	2	2,500.00	49	138,798.00	49	138,798.00	2	2,500.00	292,286.80
Penn Mutual Life, Philadelphia, Pa.....	3	3,000.00	27	99,596.00	27	95,577.00	3	7,019.00	268,239.11
Phoenix Mutual Life, Hartford, Conn.....	1	788.00	15	54,705.00	15	54,705.00	1	788.00	54,339.07
Prudential, Newark, N. J.:									
Ordinary.....	3	3,000.00	45	75,988.37	48	78,988.37			191,294.20
Industrial.....	26	2,727.97	810	97,061.54	803	95,732.50	33	4,057.01	376,203.21
Security Mutual Life, Binghamton, N. Y.....			3	6,015.57	3	6,015.57			10,541.49
Total.....	64	39,163.48	3,886	1,526,206.40	3,870	1,532,595.20	80	32,774.68	3,661,663.24

Stock.									
	1	64.00	9	27,000.00	9	27,000.00	1	64.00	32,510.79
Ætna Life, Hartford, Conn.									1,515.07
American National Life, Galveston, Tex.									6,942.34
Atlantic Life, Richmond, Va.			1	1,000.00					2,770.91
Columbian National Life, Boston, Mass.									370,757.99
Continental Assurance, Chicago, Ill.							4	11,943.33	11,069.21
Equitable Life, New York, N. Y.	2	3,000.00	52	135,075.79	50	126,132.46			69,396.09
Germania Life, New York, N. Y.			8	12,581.60	8	12,581.60			2,090.04
Home Life, New York, N. Y.			6	30,879.96	5	28,379.96	1	2,500.00	
Jefferson Standard Life, Greensboro, N. C.									
Life Insurance Co. of Virginia, Richmond, Va.: Ordinary									
Industrial									
Manhattan Life, New York, N. Y.	1	165.10	5	2,626.00	5	2,626.00			9,915.61
Maryland Life, Baltimore, Md.			192	23,876.02	193	24,041.12			63,900.53
Merchants Life, Burlington, Iowa.	2	550.00	8	37,006.00	8	37,006.00			56,855.79
Pacific Mutual Life, Los Angeles, Cal.			3	6,500.00	3	6,579.17	2	470.83	4,634.54
Philadelphia Life, Philadelphia, Pa.									3,339.01
Pittsburgh Life & Trust, Pittsburgh, Pa.									15,307.14
Provident Life & Trust, Philadelphia, Pa.			4	5,576.00	4	5,576.00			1,546.58
Reliance Life, Pittsburgh, Pa.	3	1,271.00							12,513.26
Travelers, Hartford, Conn.	1	1,000.00	7	11,199.00	9	12,399.00	1	71.00	110,840.50
Union Central Life, Cincinnati, Ohio.			4	17,000.00	4	17,000.00	1	1,000.00	3,831.28
United States Life, New York, N. Y.			1	1,000.00	1	1,000.00			137,190.19
			6	19,606.47	6	19,606.47			92,049.99
	(1)	(1)	21	44,172.71	21	44,172.71	(1)	(1)	
Total	10	6,050.10	327	375,099.55	327	365,100.49	10	16,049.16	1,008,976.86
RECAPITULATION.									
District of Columbia company.	2	290.00	521	56,946.00	521	56,946.00	2	290.00	173,607.56
Companies chartered outside District of Columbia:									
Mutual	64	39,163.48	3,886	1,526,206.40	3,870	1,532,595.20	80	32,774.68	3,661,663.24
Stock	10	6,050.10	327	375,099.55	327	365,100.49	10	16,049.16	1,008,976.86
Grand total	76	45,503.58	4,734	1,958,251.95	4,718	1,954,641.69	92	49,113.84	4,844,247.66

¹ Withdrawn from District.

The figures in this table include additions for transfers from other States and deductions for transfers to other States.



ABSTRACT.

COMPILED FROM ANNUAL STATEMENT OF THE LIFE INSURANCE
COMPANY ORGANIZED UNDER THE DISTRICT OF COLUMBIA
LAW, SHOWING ITS CONDITION ON DECEMBER 31, 1915.

EQUITABLE LIFE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 816 Fourteenth Street NW., Washington, D. C. Incorporated, 1902; commenced business, 1902. Henry P. Blair, president; Allen C. Clark, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$120,000.00
Amount of ledger assets Dec. 31 of previous year	<u>\$395,610.67</u>

INCOME.

First year's premiums on original policies, less reinsurance.....	\$63,665.09
Dividends applied to purchase paid-up additions and annuities.....	45.29
Surrender values applied to purchase paid-up insurance and annuities	2,885.33
Total new premiums.....	66,595.71
Renewal premiums less reinsurance.....	243,205.78
Premiums for total and permanent disability.....	122.50
Total premium income.....	309,923.99
Dividends left with the company to accumulate at interest.....	66.98
Interest on mortgage loans.....	7,227.50
Interest on collateral loans.....	483.64
Interest on bonds and dividends on stocks.....	6,105.47
Interest on premium notes, policy loans or liens.....	621.99
Interest on deposits.....	244.83
Interest on advance to agents.....	3.72
Rents, including \$4,992 for company's occupancy of its own buildings	10,294.60
Total interest and rents.....	24,981.75
From other sources, viz: Building material, \$25; agents' deposits, \$332.82; profit and loss, \$995.39.....	1,353.21
Borrowed money.....	10,000.00
Profit on sale or maturity of ledger assets—Bonds.....	85.00
Total income.....	<u>346,410.93</u>
Total.....	<u><u>742,021.60</u></u>

DISBURSEMENTS.

Death claims and additions.....	\$86,530.08
Matured endowments and additions.....	2,588.00
Total death claims and endowments.....	89,118.08
Surrender values paid in cash, or applied in liquidation on loans or notes.....	4,870.12
Surrender values applied to purchase paid-up insurance and annuities.....	2,885.33
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....	577.48
Dividends applied to purchase paid-up additions and annuities.....	45.29
Left with the company to accumulate at interest.....	66.98
Total paid policy holders.....	97,563.28
Expense of investigation and settlement of policy claims, including legal expenses.....	196.75
Interest or dividends to stockholders.....	7,194.00
Commissions to agents.....	81,812.19
Agency supervision and traveling expenses of supervisors.....	26,450.91
Branch office expenses.....	1,009.46
Medical examiners' fees and inspection of risks.....	6,784.25
Salaries and all other compensation of officers and home office employees.....	21,412.50
Rent, including company's occupancy of its own buildings.....	6,727.50
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	9,273.83
Furniture, fixtures, and safes.....	275.34
Repairs and expenses (other than taxes) on real estate.....	4,508.63
Taxes on real estate.....	1,572.53
Insurance department licenses and fees.....	5,171.77
All other licenses, fees, and taxes.....	204.19
Other disbursements, viz: Advance to agents, \$484.19; calendars, \$600; sundries, \$212.99; entertainment, \$1,163.23; agents' bonds, \$202.50; supplies, \$995.34; sundry allowances, \$260; C. E. Ewing, \$219.69; typewriters, \$210.80; comp. reserve, \$65; interest, \$53.84; literature, \$219.45; board of trade, \$25.....	4,712.03
Borrowed money repaid.....	10,000.00
Interest on borrowed money.....	1,884.72
Total disbursements.....	<u>286,753.88</u>
Balance.....	<u><u>455,267.72</u></u>

LEDGER ASSETS.

Book value of real estate.....	126,154.69
Mortgage loans on real estate.....	153,000.00
Loans secured by collaterals.....	2,000.00
Loans on company's policies assigned as collateral.....	14,489.98
Book value of bonds and stocks.....	139,237.50
Cash in office.....	2,170.75
Deposits in trust companies and banks not on interest.....	7,329.62
Deposits in trust companies and banks on interest.....	10,885.18
Total ledger assets.....	455,267.72

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,621.16
Interest due and accrued on bonds.....	1,500.49
Interest due and accrued on collateral loans.....	13.25
Interest due and accrued on premium notes, loans, or liens.....	241.79
Interest due and accrued on other assets.....	104.83
Rents due and accrued on company's property.....	677.35
	<u>4,158.87</u>
Market value of real estate over book value.....	24,677.31
Market value of bonds and stocks over book value.....	4,600.75
Net uncollected and deferred premiums:	
New business.....	1,745.51
Renewals.....	15,016.54
	<u>16,762.05</u>
Admitted assets.....	505,466.70

LIABILITIES.

Net reserve.....	347,286.00
Matured endowments due and unpaid.....	290.00
Dividends left with the company to accumulate at interest.....	70.42
Premiums paid in advance, including surrender values so applied.....	5,590.16
Unearned interest and rent paid in advance.....	.72
Salaries, rents, office expenses, bills and accounts due or accrued.....	566.52
Medical examiners' and legal fees due or accrued.....	515.50
State, county, and municipal taxes due or accrued.....	5,385.19
Dividends or other profits due policy holders.....	82.38
Agents' deposits.....	1,529.46
Total.....	361,316.35
Paid-up capital.....	120,000.00
Unassigned funds (surplus).....	24,150.35
Total liabilities.....	505,466.70

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1914.....	8,869.20
Received during the year on old policies.....	8,288.62
Restored by revival of policies.....	23.00
	<u>17,180.82</u>
Deductions during the year as follows:	
Used in payment of losses and claims.....	51.33
Used in purchase of surrendered policies.....	606.24
Voided by lapse.....	1,922.24
Redeemed by maker in cash.....	111.03
Total reduction of premium note account.....	2,690.84
Balance note assets at end of the year.....	14,489.98

EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Paid for:				
Policies in force Dec. 31, 1914.....	1,627	\$1,349,577.00	53,458	\$5,716,048.00
Policies issued, revived, changed, and increased during the year.....	643	527,066.00	27,004	3,445,038.00
Total.....	2,270	1,876,643.00	80,462	9,161,086.00
Deduct policies which have ceased to be in force during the year:				
By death.....	9	10,000.00	892	79,530.00
By maturity.....			26	2,588.00
By expiry.....	48	32,628.00	36	1,581.00
By surrender.....	28	31,250.00		
By lapse.....	284	209,600.00	19,730	1,761,788.00
By decrease.....		11,000.00		53,217.00
Total.....	369	294,478.00	20,684	1,898,704.00
Total policies in force at end of year.....	1,901	1,582,165.00	59,778	7,262,382.00
Reinsured.....	102	147,500.00		

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies in force Dec. 31, 1914.....	663	\$562,660.00	32,726	\$3,720,446.00
Policies issued during the year.....	137	99,517.00	10,123	1,239,701.00
Total.....	800	662,177.00	42,849	4,960,147.00
Deduct policies ceased to be in force.....	81	68,195.00	7,364	581,499.00
Policies in force Dec. 31, 1915.....	719	593,982.00	35,485	4,378,648.00
Losses and claims unpaid Dec. 31, 1915.....			2	290.00
Losses and claims incurred during the year.....	3	6,000.00	518	50,946.00
Total.....	3	6,000.00	520	51,236.00
Losses and claims settled during the year.....	3	6,000.00	518	50,946.00
Losses and claims unpaid Dec. 31, 1915.....			2	290.00
Premiums received.....		19,219.97		154,387.59

COMPARATIVE TABLES.

HEALTH, ACCIDENT, AND LIFE ASSO-
CIATIONS, DECEMBER 31, 1915.

TABLE G.—Assets and liabilities of health, accident, and life insurance companies operating under section 653 and doing business in the District of Columbia during 1915.

Name and location.	Assets.			Liabilities.			Balance net assets.
	Ledger.	Nonledger.	Assets not admitted.	Losses.	Other liabilities.	Total.	
INDUSTRIAL.							
District of Columbia Companies.							
Capital City Benefit Society, Washington, D. C.	\$95,691.70	\$20.00	.....	.....	\$4,693.62	\$4,693.62	\$91,018.08
National Benefit Association, Washington, D. C.	205,367.24	14,509.29	\$21,968.95	\$2,518.00	7,588.80	10,106.80	187,800.78
Peoples Mutual Benefit Insurance Co., Washington, D. C.	60,421.49	210.00	5,656.25	.....	5,238.58	5,238.58	49,736.66
Provident Relief Association, Washington, D. C.	46,661.54	4,500.00	4,928.82	128.00	1,178.35	1,306.35	44,926.37
Total.....	408,141.97	19,239.29	32,554.02	2,646.00	18,699.35	21,345.35	373,481.89
Chartered outside District of Columbia.							
Continental Life Insurance Co., Richmond, Va.	47,928.51	173.72	3,621.98	1,590.33	3,202.69	4,793.02	39,687.23
Home Beneficial Association, Richmond, Va.	520,844.40	27,394.13	2,536.88	2,138.75	125,053.48	127,192.23	418,509.42
Richmond Beneficial Insurance Co., Richmond, Va.	59,807.50	11,815.50	3,335.97	.....	4,248.68	4,248.68	64,038.35
Total.....	628,580.41	39,383.35	9,494.83	3,729.08	132,504.85	136,233.93	522,235.00
RECAPITULATION.							
Industrial:							
Local.....	408,141.97	19,239.29	32,554.02	2,646.00	18,699.35	21,345.35	373,481.89
Domestic.....	628,580.41	39,383.35	9,494.83	3,729.08	132,504.85	136,233.93	522,235.00
Grand total.....	1,036,722.38	58,622.64	42,048.85	6,375.08	151,204.20	157,579.28	895,716.89

TABLE H.—Income and disbursements during 1915 of health, accident, and life insurance companies operating under section 653 and doing business in the District of Columbia.

Name and location.	Receipts during 1915.					Disbursements during 1915.				
	Membership fees and dues.	Assessments.	Total paid by members.	From all other sources.	Total receipts.	Losses and claims paid.	Advance payments returned.	Total paid to members.	All other payments.	Total disbursements.
INDUSTRIAL.										
<i>District of Columbia companies.</i>										
Capital City Benefit Society, Washington, D. C.	\$46,862.93	.....	\$46,862.93	\$6,566.11	\$53,429.04	\$20,945.70	.....	\$20,945.70	\$35,537.42	\$56,483.12
National Benefit Association, Washington, D. C.	249,670.01	.....	249,670.01	23,097.65	272,767.66	66,792.13	.....	66,792.13	181,774.38	248,566.51
Peoples Mutual Benefit Insurance Co., Washington, D. C.	343,768.45	.....	343,768.45	8,278.47	352,046.92	145,148.76	.....	145,148.76	202,356.10	347,504.86
Provident Relief Association, Washington, D. C.	340,866.42	.....	340,866.42	46,320.95	387,187.37	170,420.09	.....	170,420.09	206,747.62	377,167.71
Total.....	981,167.81	.....	981,167.81	84,263.18	1,065,430.99	403,306.68	.....	403,306.68	626,415.52	1,029,722.20
<i>Chartered outside District of Columbia.</i>										
Continental Life Insurance Co., Richmond, Va.	297,052.59	.....	297,052.59	29,358.54	326,411.13	139,158.02	.....	139,158.02	181,080.18	320,238.20
Home Beneficial Association, Richmond, Va.	882,181.39	.....	882,181.39	26,392.19	908,573.58	419,897.35	\$78.60	419,975.95	436,103.46	856,079.41
Richmond Beneficial Insurance Co., Richmond, Va.	235,168.53	.....	235,168.53	9,505.21	244,673.74	130,617.67	.....	130,617.67	113,974.37	244,592.04
Total.....	1,414,402.51	.....	1,414,402.51	65,255.94	1,479,658.45	689,673.04	78.60	689,751.64	731,158.01	1,420,909.65
RECAPITULATION.										
Industrial:										
Local.....	981,167.81	.....	981,167.81	84,263.18	1,065,430.99	403,306.68	.....	403,306.68	626,415.52	1,029,722.20
Domestic.....	1,414,402.51	.....	1,414,402.51	65,255.94	1,479,658.45	689,673.04	78.60	689,751.64	731,158.01	1,420,909.65
Grand total.....	2,395,570.32	.....	2,395,570.32	149,519.12	2,545,089.44	1,092,979.72	78.60	1,093,058.32	1,357,573.53	2,450,631.85

TABLE I.—Number and amount of policies issued and terminated during the year 1915 by health, accident, and life insurance companies operating under section 653 and transacting business in the District of Columbia.

Name and location.	Certificates in force Dec. 31, 1914.		Written and restored during 1915.		Ceased to be in force in 1915.		Certificates in force Dec. 31, 1915.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
INDUSTRIAL.								
District of Columbia companies.								
Capital City Benefit Society, Washington, D. C.	5,138	\$364,463.50	7,681	\$488,593.00	8,067	\$515,136.00	4,752	\$337,920.50
National Benefit Association, Washington, D. C.	75,663	4,009,902.24	46,142	2,722,549.75	16,971	1,075,893.50	104,834	5,656,558.49
Peoples Mutual Benefit Insurance Co., Wash- ington, D. C.	58,739	1,762,170.00	70,953	2,128,590.00	77,111	2,313,330.00	52,581	1,577,430.00
Provident Relief Association, Washington, D. C.	50,471	2,018,840.00	53,849	2,153,960.00	55,460	2,218,400.00	48,860	1,954,400.00
Total.....	190,011	8,155,375.74	178,625	7,493,692.75	157,609	6,122,759.50	211,027	9,526,308.99
Chartered outside District of Columbia.								
Continental Life Insurance Co., Richmond, Va.	42,740	1,624,120.00	49,906	3,610,456.00	41,753	2,319,071.00	50,893	2,915,505.00
Home Beneficial Association, Richmond, Va.	134,815	8,721,127.00	177,640	10,500,680.00	162,927	9,951,317.00	149,528	9,270,490.00
Richmond Beneficial Insurance Co., Richmond, Va.	32,219	1,282,959.60	9,398	427,653.20	3,042	167,612.80	38,575	1,543,000.00
Total.....	209,774	11,628,206.60	236,944	14,538,789.20	207,722	12,438,000.80	238,996	13,728,995.00
RECAPITULATION.								
Industrial:								
Local.....	190,011	8,155,375.74	178,625	7,493,692.75	157,609	6,122,759.50	211,027	9,526,308.99
Domestic.....	209,774	11,628,206.60	236,944	14,538,789.20	207,722	12,438,000.80	238,996	13,728,995.00
Grand total.....	399,785	19,783,582.34	415,569	22,032,481.95	365,331	18,560,760.30	450,023	23,255,303.99

TABLE J.—Business transacted in the District of Columbia during 1915 by all health, accident, and life insurance companies operating under section 653.

Name and location.	Policies in force Dec. 31, 1914.		Policies issued dur- ing 1915.		Policies ceased to be in force during 1915.		Policies in force Dec. 31, 1915.		Losses and claims incurred during 1915.		Losses and claims paid, scaled down, etc., during 1915.		Pre- miums or assess- ments collected during 1915.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
INDUSTRIAL.													
District of Columbia companies.													
Capital City Benefit Society, Washington, D. C.....	5, 138	\$364, 463. 50	7, 681	\$488, 593. 00	8, 069	\$515, 136. 00	4, 752	\$337, 920. 50	2, 713	\$20, 945. 70	2, 713	\$20, 945. 70	\$46, 862. 93
National Benefit Association, Washington, D. C.....	17, 174	979, 327. 90	7, 761	457, 337. 00	4, 107	250, 770. 00	20, 828	1, 185, 894. 90	1, 707	11, 829. 27	1, 698	11, 710. 82	49, 205. 45
Peoples Mutual Benefit Insur- ance Co., Washington, D. C..	34, 919	1, 047, 270. 00	26, 675	700, 250. 00	32, 587	977, 610. 00	28, 997	769, 910. 00	10, 984	84, 691. 32	10, 984	84, 691. 32	205, 729. 91
Provident Relief Association, Washington, D. C.....	11, 248	449, 920. 00	16, 679	667, 160. 00	16, 044	641, 760. 00	11, 883	475, 320. 00	6, 255	38, 209. 70	6, 255	38, 209. 70	83, 885. 22
Total.....	68, 479	2, 840, 981. 40	58, 796	2, 313, 340. 00	60, 807	2, 385, 276. 00	66, 460	2, 769, 045. 40	21, 659	155, 675. 99	21, 650	155, 557. 54	385, 683. 51
Chartered outside District of Columbia.													
Continental Life Insurance Co., Richmond, Va.....	5, 157	212, 110. 00	8, 694	848, 438. 00	7, 473	541, 176. 00	6, 378	519, 372. 00	.....	17, 037. 24	.....	17, 037. 24	42, 673. 29
Home Beneficial Association, Richmond, Va.....	7, 989	472, 580. 00	26, 814	1, 665, 796. 00	23, 619	1, 445, 692. 00	11, 184	692, 684. 00	.....	28, 931. 39	.....	28, 688. 39	63, 939. 68
Richmond Beneficial Insur- ance Co., Richmond, Va.....	4, 094	152, 583. 45	289	4, 358. 52	19	1, 586. 50	4, 364	155, 355. 47	815	4, 918. 07	815	4, 918. 07	10, 509. 97
Total.....	17, 240	837, 273. 45	35, 797	2, 518, 592. 52	31, 111	1, 988, 454. 50	21, 926	1, 367, 411. 47	815	50, 886. 70	815	50, 643. 70	117, 122. 94

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF HEALTH, ACCIDENT,
AND LIFE ASSOCIATIONS, SHOWING THEIR CONDITION
ON DECEMBER 31, 1915.

CAPITAL CITY BENEFIT SOCIETY OF THE DISTRICT OF COLUMBIA.

[President, Anson S. Taylor; secretary, Samuel H. Walker. Incorporated, 1887; commenced business 1887. Home office, 458-460 Louisiana Avenue NW., Washington, D. C.]

BALANCE SHEET.

Balance from previous year	\$98,745.78
----------------------------------	-------------

INCOME.

Membership fees actually received.....	47,064.31
Deduct payments returned to applicants and members.....	201.38
Net amount received from applicants and members	46,862.93
Gross rents from association's property.....	1,192.00
Borrowed money.....	5,320.00
Miscellaneous.....	54.11
Total income.....	53,429.04
Sum.....	152,174.82

DISBURSEMENTS

Death claims.....	4,736.25
Sick and accident claims.....	16,209.45
Total payments to members.....	20,945.70
Commission and fees paid to agents.....	19,925.62
Salaries of managers or agents, bonus.....	245.00
Salaries of officers and trustees, No. 2.....	1,440.00
Salaries of office employees.....	3,921.00
Salaries and fees paid to medical examiners.....	861.50
Insurance departments fees and licenses.....	28.00
Light, \$38.17; telephone, \$60.23.....	98.40
Taxes on assessments or premiums.....	420.80
Interest and expense 462-64 Louisiana Avenue.....	2,306.57
Rent.....	600.00
Advertising, printing, and stationery.....	510.58
Postage, express, telegraph, and telephone.....	149.34
Legal expenses in litigating claims.....	123.85
Repairs and expenses on real estate other than taxes.....	354.17
Furniture and fixtures.....	19.50
Borrowed money repaid.....	2,695.00
Interest, borrowed money.....	243.42
Real estate taxes.....	1,378.72
Personal.....	5.40
Miscellaneous.....	210.55
Total disbursements.....	56,483.12
Balance.....	95,691.70

LEDGER ASSETS.

Book value of real estate, \$143,500; less \$48,500—mortgage.....	95,000.00
Deposited in banks (not on interest).....	537.67
Cash in association's office.....	154.03
Total ledger assets.....	95,691.70

NONLEDGER ASSETS.

Rents due and accrued.....	20.00
Total admitted assets.....	95,711.70

LIABILITIES.

Taxes due or accrued.....	468.62
Borrowed money.....	4,225.00
Total liabilities except capital.....	4,693.62
Capital stock.....	\$100,000.00
Impairment.....	8,981.92
Total liabilities.....	91,018.03
Total liabilities.....	95,711.70

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	5,138	\$364,463.50
Policies or certificates written during the year.....	7,681	488,593.00
Total.....	12,819	853,056.50
Deduct terminated or decreased during the year.....	8,067	515,136.00
Total policies or certificates in force Dec. 31, 1915.....	4,752	337,920.50
Received during the year from members in District of Columbia.....		46,862.93
DEATH CLAIMS.		
<i>District of Columbia Claims.</i>		
Claims (face value) incurred and paid during the year.....	77	4,736.25
SICK AND ACCIDENT CLAIMS.		
<i>District of Columbia Claims.</i>		
Claims incurred and paid during the year.....	2,636	16,209.45

NATIONAL BENEFIT ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, Robert W. Brown; secretary, Samuel W. Rutherford. Incorporated, 1898; commenced business, 1899. Home office, 609 F Street NW., Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$181,166.09

INCOME.

All assessments or premiums.....	250,271.41
Deduct payments returned to applicants and members.....	601.40
Net amount received from applicants and members.....	249,670.01
Interest on bonds and dividends on stocks.....	4,549.45
Interest on bank deposits.....	74.59
Interest from all other sources.....	11.02
Gross rents from association's property.....	1,657.32
Borrowed money.....	1,000.00
From all other sources, viz:	
Refunds.....	2,014.04
Security funds.....	3,315.40
Loans.....	504.96
Miscellaneous.....	3,124.23
Paid shortage.....	6,846.64
Total income.....	272,767.66
Sum.....	<u>453,933.75</u>

DISBURSEMENTS.

Death claims.....	21,700.78
Sick and accident claims.....	45,091.35
Total payments to members.....	66,792.13
Commission and fees paid to agents.....	78,606.98
Salaries of managers or agents.....	34,720.94
Salaries of officers and trustees.....	8,507.00
Salaries of office employees.....	18,791.16
Salaries and fees paid to medical examiners.....	542.83
Traveling and other expenses of managers and agents.....	8,335.34
Interest.....	174.26
Miscellaneous.....	2,818.12
Returned security funds.....	1,733.07
Taxes on assessments or premiums.....	5,467.83
Other taxes, viz: Income tax, \$285.88; taxes on real estate, \$405.20.....	691.08
Rent, including association's occupancy of its own buildings.....	2,946.75
Advertising, printing, and stationery.....	5,260.57
Postage, express, telegraph, and telephone.....	3,330.92
Legal expenses in litigating claims.....	933.37
Water rent.....	30.03
Repairs and expenses on real estate other than taxes.....	2,911.79
Furniture and fixtures.....	2,474.53
Borrowed money repaid.....	1,000.00
Exchange.....	93.00
Dividends.....	540.60

Refunds.....	\$113.77
Fuel, gas, and electricity.....	503.12
Janitor and elevator.....	531.15
Loans.....	391.19
Fixed deposits.....	325.00
Total disbursements.....	248,566.51
Balance.....	205,367.24

LEDGER ASSETS.

Book value of real estate.....	41,438.68
Mortgage loans on real estate.....	137.00
Book value of bonds and stocks.....	160,646.15
Cash in association's office and banks.....	1,258.61
Agents' balances.....	1,886.80
Total ledger assets.....	205,367.24

NONLEDGER ASSETS.

Market value of real estate over book value.....	9,808.88
Premiums or assessments actually collected by agencies not yet turned over to the association.....	4,700.41
Gross assets.....	219,876.53

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,886.80
Book value of bonds and stocks over market value.....	20,082.15
	21,968.95
Total admitted assets.....	197,907.58

LIABILITIES.

Death claims due and unpaid, No. 9.....	500.50
Death claims resisted, No. 28.....	2,017.50
Total death claims.....	2,518.00
Security funds.....	7,251.17
Taxes paid in 1916.....	337.63
	7,588.80
Total liabilities except capital.....	10,106.80
Capital actually paid in cash.....	5,000.00
Surplus over all liabilities.....	182,800.00
	187,800.00
Total liabilities.....	197,906.80

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	75,663	\$4,009,902.24
Policies or certificates written during the year.....	46,142	2,722,549.75
Total.....	121,805	6,732,451.99
Deduct terminated or decreased during the year.....	16,971	1,075,893.50
Total policies or certificates in force Dec. 31, 1915.....	104,834	5,656,558.49
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1914.....	17,174	979,327.90
Policies or certificates written during the year.....	7,761	457,337.00
Total.....	24,935	1,436,664.90
Deduct terminated or decreased during the year.....	4,107	250,770.00
Total policies or certificates in force Dec. 31, 1915.....	20,828	1,185,894.90
Received during the year from members in District of Columbia.....		49,205.45
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	23	874.00
Claims (face value) incurred during the year.....	570	23,729.40
Total.....	593	24,603.40
Claims paid during the year.....	556	22,085.40
Claims unpaid Dec. 31, 1915.....	37	2,518.00

EXHIBITS—Continued.

	Number.	Amount.
DEATH CLAIMS—Continued.		
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	4	\$119. 50
Claims (face value) incurred during the year.....	104	4, 224. 15
Total.....	108	4, 343. 65
Claims paid during the year.....	103	4, 144. 15
Claims unpaid Dec. 31, 1915.....	5	199. 50
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	826	3, 752. 04
Claims incurred during the year.....	9, 250	45, 971. 57
Total.....	10, 076	49, 723. 61
Claims paid during the year.....	9, 093	45, 151. 12
Claims unpaid Dec. 31, 1915.....	983	4, 572. 49
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	151	718. 50
Claims incurred during the year.....	1, 603	7, 605. 12
Total.....	1, 754	8, 323. 62
Claims paid during the year.....	1, 595	7, 566. 67
Claims unpaid Dec. 31, 1915.....	159	756. 95

PEOPLES MUTUAL BENEFIT INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[President, W. W. Chiswell; secretary, B. W. Chiswell. Incorporated, 1895; commenced business, 1895.
Home office, 518-520 Sixth Street NW., Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$55, 879. 43

INCOME.

Membership fees actually received.....	345, 342. 69
Deduct payments returned to applicants and members.....	1, 574. 24
Net amount received from applicants and members.....	343, 768. 45
Interest on bonds and dividends on stocks.....	420. 00
Gross rents from association's property, including \$1,800 for association's occupancy of its own buildings.....	4, 806. 50
Agents' bond.....	2, 797. 00
Miscellaneous.....	39. 97
Profit on sale or maturity of ledger assets.....	215. 00
Total income.....	352, 046. 92
Sum.....	<u>407, 926. 35</u>

DISBURSEMENTS.

Death claims.....	26, 042. 45
Sick and accident claims.....	119, 106. 31
Total payments to members.....	145, 148. 76
Commission and fees paid to agents.....	3, 743. 90
Salaries of managers or agents.....	132, 798. 48
Salaries of officers and trustees.....	26, 000. 00
Salaries of office employees.....	6, 895. 50
Salaries and fees paid to medical examiners.....	933. 10
Traveling and other expenses of managers and agents.....	5, 414. 08
Insurance department fees and licenses.....	99. 45
Taxes on assessments or premiums.....	4, 325. 12
Other taxes, viz: Income, \$82.50; internal revenue, \$102.26; real estate, \$656.90; personal, \$34.60.....	876. 26
Rent, including \$1,800 for association's occupancy of its own buildings.....	3, 813. 04
Advertising, printing, and stationery.....	3, 197. 74
Postage, express, telegraph, and telephone.....	1, 304. 05
Legal expenses in litigating claims.....	1, 725. 01
Repairs and expenses on real estate other than taxes.....	991. 95
Furniture and fixtures.....	75. 60
Dividend.....	2, 000. 00

Other disbursements, viz:

Interest on mortgage.....	\$1,750.00
Agents' bond redeemed.....	2,494.67
Miscellaneous and garage.....	3,472.90
Fuel and light.....	445.25

Total disbursements..... 347,504.86

Balance..... 60,421.49

LEDGER ASSETS.

Book value of real estate.....	42,000.00
Book value of bonds and stocks.....	10,421.25
Deposited in banks (not on interest).....	8,000.24

Total ledger assets..... 60,421.49

NONLEDGER ASSETS.

Interest and rents due and accrued..... 210.00

Gross assets..... 60,631.49

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	\$5,000.00
Book value of bonds and stocks over market value.....	656.25
	5,656.25

Total admitted assets..... 54,975.24

LIABILITIES.

Taxes due or accrued on premiums, \$3,437.68; on real estate, \$253.97.....	3,691.65
Interest due or accrued on mortgage.....	288.85
Agents' bond with company.....	1,258.08

Total liabilities except capital..... 5,238.58

Capital stock paid up in cash.....	25,000.00
Surplus over all liabilities.....	24,736.66
	49,736.66

Total liabilities..... 54,975.24

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	58,739	\$1,762,170.00
Policies or certificates written during the year.....	70,953	2,128,590.00
Total.....	129,692	3,890,760.00
Deduct terminated or decreased during the year.....	77,111	2,313,330.00
Total policies or certificates in force Dec. 31, 1915.....	52,581	1,577,430.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	34,919	1,047,270.00
Policies or certificates written during the year.....	26,675	700,250.00
Total.....	61,594	1,747,520.00
Deduct terminated or decreased during the year.....	32,587	977,610.00
Total policies or certificates in force Dec. 31, 1915.....	29,007	769,910.00
Received during the year from members in District of Columbia.....		205,729.91
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	470	26,042.45
Claims paid during the year.....	470	26,042.45
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	300	19,381.00
Claims paid during the year.....	300	19,381.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year.....	23,855	119,106.31
Claims paid during the year.....	23,855	119,106.31
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	10,684	65,310.32
Claims paid during the year.....	10,684	65,310.32

PROVIDENT RELIEF ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, John Brosnan; secretary, T. W. Bramhall. Incorporated, 1893; commenced business, 1893.
Home office, 617 F Street NW., Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$36,641.88

INCOME.

Membership fees actually received.....	340,866.42
Interest on bonds and dividends on stocks.....	207.00
Gross rents from association's property.....	1,294.25
From all other sources, viz:	
Refund from branch offices.....	497.70
From stockholders.....	44,186.50
Miscellaneous.....	135.50
Total income.....	387,187.37
Sum.....	423,829.25

DISBURSEMENTS.

Death claims.....	28,106.21
Sick and accident claims.....	142,313.88
Total payments to members.....	170,420.09
Commission and fees paid to agents.....	41,846.29
Salaries of managers or agents.....	97,559.95
Salaries of officers and trustees, No. 3.....	15,393.00
Salaries of office employees, No. 26.....	12,695.43
Salaries and fees paid to medical examiners.....	1,278.65
Traveling and other expenses of officers, trustees, and committees.....	9,050.37
Insurance department fees and licenses.....	337.63
Taxes on assessments or premiums.....	5,848.75
Other taxes.....	84.31
Rent.....	5,087.47
Advertising, printing, and stationery.....	5,115.82
Postage, express, telegraph, and telephone.....	3,584.16
Other legal expenses.....	2,656.57
Repairs and expenses on real estate other than taxes.....	691.63
Furniture and fixtures.....	1,495.09
Heat, light, and power.....	1,127.67
Interest and principal on real estate, janitor, and miscellaneous.....	2,895.13
Total disbursements.....	377,167.71
Balance.....	46,661.54

LEDGER ASSETS.

Book value of real estate.....	14,500.00
Book value of bonds and stocks.....	10,469.83
Deposited in banks (not on interest).....	21,691.71
Total ledger assets.....	46,661.54

NONLEDGER ASSETS.

Supplies and printing equipment.....	1,500.00
Furniture and fixtures.....	3,000.00
Gross assets.....	51,161.54

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	\$428.82
Supplies and printing equipment.....	1,500.00
Furniture and fixtures.....	3,000.00
	<u>4,928.82</u>
Total admitted assets.....	46,232.72

LIABILITIES.

Death claims due and unpaid.....	128.00
Commissions to agents due or accrued.....	110.00
Taxes due or accrued.....	1,068.35
Total liabilities except capital stock.....	1,306.35
Capital paid up in cash.....	25,000.00
Surplus over all liabilities.....	19,926.37
	<u>44,926.37</u>
Total liabilities.....	46,232.72

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	50,471	\$2,018,840.00
Policies or certificates written during the year.....	53,849	2,153,960.00
Total.....	104,320	4,172,800.00
Deduct terminated or decreased during the year.....	55,460	2,218,400.00
Total policies or certificates in force Dec. 31, 1915.....	48,860	1,954,400.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	11,248	449,920.00
Policies or certificates written during the year.....	16,679	667,160.00
Total.....	27,927	1,117,080.00
Deduct terminated or decreased during the year.....	16,044	641,760.00
Total policies or certificates in force Dec. 31, 1915.....	11,883	475,320.00
Received during the year from members in District of Columbia.....		83,885.22
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	702	28,106.21
Claims paid during the year.....	702	28,106.21
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	199	7,933.40
Claims paid during the year.....	199	7,933.40
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year.....	28,463	142,313.88
Claims paid during the year.....	28,463	142,313.88
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	6,056	30,276.30
Claims paid during the year.....	6,056	30,276.30

CONTINENTAL LIFE INSURANCE CO. (INC.), OF RICHMOND, VA.

[President, Edwin G. Cover; secretary, H. A. Bartholomew. Incorporated, 1914; commenced business 1914. Home office, 1406 G Street NW., Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$41,755.58

INCOME.

Membership fees actually received.....	182.80
First year's assessments or premiums.....	295,228.26
Other payments by applicants and members, viz: Application fees collected by agents.....	2,064.20
Total received from applicants and members.....	297,475.26
Deduct payments returned to applicants and members.....	422.67
Net amount received from applicants and members.....	297,052.59
Interest on bonds and dividends on stocks.....	653.80
Interest on bank deposits.....	766.65
Borrowed money.....	8,550.00
Premium on capital stock.....	60.00
Contribution from officers (no liability).....	18,127.64
Collateral loan paid.....	1,200.00
Agents' credit balances.....	.45
Total income.....	326,411.13
Sum.....	<u>368,166.71</u>

DISBURSEMENTS.

Death claims.....	\$26,172.87
Sick and accident claims.....	111,273.26
Withdrawals Old Dominion Protective Association.....	1,711.89
Total payments to members.....	139,158.02
Commission and fees paid to agents.....	32,322.97
Salaries of managers or agents.....	92,171.62
Salaries of officers and trustees, No. 6.....	9,135.00
Salaries of office employees, No. 10.....	3,956.09
Salaries and fees paid to medical examiners.....	4,314.31
Traveling and other expenses of managers and agents.....	4,695.84
Insurance department fees and licenses.....	97.67
Taxes on assessments or premiums.....	1,085.20
Other taxes, viz:	
Federal taxes.....	37.16
Regular fee war tax.....	30.39
Rent.....	4,462.83
Advertising, printing, and stationery.....	4,695.02
Postage, express, telegraph, and telephone.....	2,549.07
Legal expenses in litigating claims.....	94.35
Miscellaneous expense.....	1,208.38
Stock sales expense.....	1,165.00
Borrowed money repaid (gross).....	16,528.00
Interest on borrowed money.....	295.50
Agents' balances charged off.....	37.99
Loss on sale or maturity of ledger assets.....	2,247.99
Capital stock canceled.....	40.00
Total disbursements.....	320,238.20
Balance.....	47,928.51

LEDGER ASSETS.

Book value of bonds and stocks.....	10,217.25
Deposited in trust companies and banks on interest.....	20,000.00
Deposited in banks (not on interest).....	9,956.97
Paid on stock interest Community Savings & Loan Co.....	440.00
Cash in hands of agents and managers (bonded).....	192.31
Building and loan bonds, \$3,500; furniture and fixtures, \$3,621.98.....	7,121.98
Total ledger assets.....	47,928.51

NONLEDGER ASSETS.

Interest due and accrued.....	173.72
Gross assets.....	48,102.23

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	3,621.98
Total admitted assets.....	44,480.25

LIABILITIES.

Death claims due and unpaid.....	1,590.33
Taxes due or accrued.....	3,146.64
Borrowed money.....	55.60
Agents' credit balances.....	.45
Total liabilities except capital.....	4,793.02
Capital stock paid up in cash.....	\$30,000.00
Surplus over all liabilities.....	9,687.23
Total liabilities.....	39,687.23
Total liabilities.....	44,480.25

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	42,740	\$1,624,120.00
Policies or certificates written during the year.....	49,906	3,610,456.00
Total.....	92,646	5,234,576.00
Deduct terminated or decreased during the year.....	41,753	2,319,071.00
Total policies or certificates in force Dec. 31, 1915.....	50,893	2,915,505.00

EXHIBITS—Continued.

	Number.	Amount.
POLICIES OR CERTIFICATES—Continued.		
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	5,157	\$212,110.00
Policies or certificates written during the year.....	8,694	848,438.00
Total.....	13,851	1,060,548.00
Deduct terminated or decreased during the year.....	7,473	541,176.00
Total policies or certificates in force Dec. 31, 1915.....	6,378	519,372.00
Received during the year from members in District of Columbia.....		42,673.29
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....		26,172.87
<i>District of Columbia claims.</i>		
Claims paid during the year.....		2,904.41
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....		111,273.26
<i>District of Columbia claims.</i>		
Claims paid during the year.....		14,132.83
OLD AGE AND OTHER CLAIMS.		
<i>Total claims.</i>		
Withdrawals Old Dominion Protective Association.....		1,711.89
Claims unpaid Dec. 31, 1915.....		1,590.33

HOME BENEFICIAL ASSOCIATION, RICHMOND, VA.

[President, R. D. Watkins; secretary, W. B. Morton. Incorporated, 1899; commenced business, 1899.
Home office, 900 East Broad Street, Richmond, Va.]

BALANCE SHEET.

Balance from previous year..... \$468,350.23

INCOME.

Total received from applicants and members.....	884,072.58
Deduct payments returned to applicants and members.....	1,891.19
Net amount received from applicants and members.....	882,181.39
Interest on mortgage loans.....	21,049.37
Interest on bonds and dividends on stocks.....	247.50
Interest on bank deposits.....	2,528.50
Interest from all other sources.....	45.75
Gross rents from association's property.....	651.84
Commonwealth Bank.....	1,815.23
Lost certificates.....	31.00
Agents' balances previously charged off.....	23.00
Total income.....	908,573.58
Sum.....	<u>1,376,923.81</u>

DISBURSEMENTS.

Death claims.....	125,093.34
Sick and accident claims.....	294,804.01
Cash surrender.....	78.60
Total payments to members.....	419,975.95
Commission and fees paid to agents.....	209,323.58
Salaries of managers or agents.....	61,539.47
Salaries of officers and trustees.....	42,912.00
Salaries of office employees.....	13,019.54
Salaries and fees paid to medical examiners.....	6,204.56
Traveling and other expenses of officers, trustees, and committees.....	5,954.11
Insurance department fees and licenses.....	699.41

Other licenses and fees	\$11,522.40
Taxes on assessments or premiums	5,553.53
Tax on real estate	61.10
Rent	4,789.62
Advertising, printing, and stationery	5,957.27
Postage, express, telegraph, and telephone	5,948.72
Legal expenses	911.00
Repairs and expenses on real estate other than taxes	63.50
Furniture and fixtures	763.11
Dividends	60,000.00
Agents' balances charged off	880.54
Total disbursements	856,079.41
Balance	520,844.40

LEDGER ASSETS.

Book value of real estate	8,497.00
Mortgage loans on real estate	357,872.50
Loans secured by pledge of bonds, stocks, or other collateral	787.00
Book value of bonds and stocks	15,562.87
Deposited in trust companies and banks on interest	136,366.02
Agents' balances	1,135.01
Bills receivable	524.00
Cash bond	100.00
Total ledger assets	520,844.40

NONLEDGER ASSETS.

Interest and rents due and accrued	4,104.01
Net amount of uncollected or deferred premiums	23,290.12
Gross assets	548,238.53

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$1,135.01
Bills receivable	524.00
Book value of bonds and stocks over market value	877.87
	2,536.88
Total admitted assets	545,701.65

LIABILITIES.

Death claims adjusted not yet due	963.45
Death claims reported but not yet adjusted	1,175.30
Total death claims	2,138.75
Salaries, rents, expenses, etc., due or accrued	397.91
Commissions to agents due or accrued	1,973.65
Taxes due or accrued	11,122.22
Advance premiums or assessments	16,850.40
Medical fees	1,367.30
Legal reserve	93,342.00
	94,709.30
Total liabilities, except capital	127,192.23
Capital stock	30,000.00
Surplus over all liabilities	388,509.42
	418,509.42
Total liabilities	545,701.65

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement	134,815	\$8,721,127
Policies or certificates written during the year	170,888	10,109,883
Policies or certificates revived during the year	6,752	390,797
Total	312,455	19,221,807
Deduct terminated or decreased during the year	162,927	9,951,317
Total policies or certificates in force Dec. 31, 1915	149,528	9,270,490

EXHIBITS—Continued.

	Number.	Amount.
POLICIES OR CERTIFICATES—Continued.		
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	7,989	\$472,580
Policies or certificates written during the year.....	26,081	1,620,230
Policies or certificates revived during the year.....	733	45,566
Total.....	34,803	2,138,376
Deduct terminated or decreased during the year.....	23,619	1,445,692
Total policies or certificates in force Dec. 31, 1915.....	11,184	692,684
Received during the year from members in District of Columbia.....		63,939.68
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	29	1,483.50
Claims (face value) incurred during the year.....	2,759	125,748.59
Total.....	2,788	127,232.09
Claims paid during the year.....	2,753	125,093.34
Claims unpaid Dec. 21, 1915.....	35	2,138.75
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	1	60.00
Claims (face value) incurred during the year.....	164	5,863.07
Total.....	165	5,923.07
Claims paid during the year.....	164	5,620.07
Claims unpaid Dec. 31, 1915.....	1	303.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....		294,804.01
<i>District of Columbia claims.</i>		
Claims paid during the year.....		23,068.32

RICHMOND BENEFICIAL INSURANCE CO., RICHMOND, VA.

[President, S. J. Gilpin; secretary, John T. Taylor. Incorporated, 1894; commenced business, 1894. Home office, 700 North Second Street, Richmond, Va.]

BALANCE SHEET.

Balance from previous year..... \$59,725.80

INCOME.

First year's assessments or premiums..... 1,457.35
 Subsequent years' assessments or premiums..... 226,219.81
 Extra weekly premium paid twice a year..... 7,491.37
 Total received from applicants and members..... 235,168.53
 Interest on bonds and dividends on stocks..... 472.00
 Interest on bank deposits..... 20.21
 Interest from all other sources..... 4.64
 Gross rents from association's property, including \$720 for association's occupancy of its own buildings..... 3,075.68
 Borrowed money..... 5,800.00
 Supplies, changes, and destroyed literature..... 120.68
 Agents' registration fees..... 12.00
 Total income..... 244,673.74
 Sum..... 304,399.54

DISBURSEMENTS.

Death claims.....	\$32,019.60
Sick and accident claims.....	98,598.07
Total payments to members.....	130,617.67
Commission and fees paid to agents.....	61,606.73
Salaries of managers or agents.....	11,082.65
Salaries of officers and directors No. 11.....	6,180.89
Other compensation of officers and trustees.....	1,429.80
Salaries of office employees No. 17.....	10,925.86
Salaries and fees paid to medical examiners.....	141.50
Traveling and other expenses of officers, trustees, and committees.....	204.25
Traveling and other expenses of managers and agents.....	1,046.07
Insurance department fees and licenses.....	167.13
Agents' registration fees.....	49.35
Taxes on assessments or premiums.....	3,325.81
Other taxes, viz, Franchise tax, \$10; real estate, \$445.15; federal corporation, \$99.07.....	554.22
Rent, including \$720 for association's occupancy of its own buildings.....	1,888.39
Advertising, printing, and stationery.....	1,752.11
Postage, express, telegraph, and telephone.....	1,818.10
Legal expenses in litigating claims.....	187.50
Repairs and expenses on real estate other than taxes.....	106.08
Furniture and fixtures.....	338.47
Borrowed money repaid with interest thereon.....	5,960.50
Fuel.....	297.85
Cancellation, \$555.73; miscellaneous, \$1,239.97.....	1,795.70
Light and water, \$334.51; donations to charity, \$96.50.....	431.01
Fire, plate glass insurance, \$494; reinsurance Gallilean Fisherman Association, \$105.75.....	599.75
Agents' balances charged off.....	84.65
Dividend to stockholders.....	2,000.00
Total disbursements.....	244,592.04
Balance.....	59,807.50

LEDGER ASSETS.

Book value of real estate.....	35,325.31
Book value of bonds and stocks.....	14,137.50
Deposited in banks on interest.....	5,028.76
Deposited in banks (not on interest).....	3,009.96
Cash in association's office.....	1,435.66
Agents' balances.....	870.31
Total ledger assets.....	59,807.50

NONLEDGER ASSETS.

Interest and rents due and accrued.....	445.79
Appraised value of real estate over book value.....	5,327.24
Furniture and fixtures.....	1,538.47
Premiums in course of collection.....	4,504.00
Gross assets.....	71,623.00

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	\$1,797.50
Furniture and fixtures.....	1,538.47
	3,335.97
Total admitted assets.....	68,287.03

LIABILITIES.

Estimated amount due and hereafter payable for Federal and State and other taxes, based upon the business of the year of this statement.....	2,351.68
Claims payable first week after Dec. 31, 1915.....	1,897.00
Total liabilities except capital stock.....	4,248.68
Capital paid up in cash.....	\$25,000.00
Surplus over all liabilities.....	39,038.35
	64,038.35
Total liabilities.....	68,287.03

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	32,219	\$1,282,959.60
Policies or certificates written during the year.....	9,398	427,653.20
Total.....	41,617	1,710,612.80
Deduct terminated or decreased during the year 1915.....	3,042	167,612.80
Total policies or certificates in force Dec. 31, 1915.....	38,575	1,543,000.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	4,094	152,583.45
Policies or certificates written during the year.....	289	4,358.52
Total.....	4,383	156,941.97
Deduct terminated or decreased during the year.....	19	1,586.50
Total policies or certificates in force Dec. 31, 1915.....	4,364	155,355.47
Received during the year from members in District of Columbia.....		10,509.97
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year 1915.....	695	32,019.60
Claims paid during the year 1915.....	695	32,019.60
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year 1915.....	19	1,586.50
Claims paid during the year 1915.....	19	1,586.50
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year 1915.....	32,198	98,598.07
Claims paid during the year 1915.....	32,198	98,598.07
<i>District of Columbia claims.</i>		
Claims incurred during the year 1915.....	796	3,331.57
Claims paid during the year 1915.....	796	3,331.57



COMPARATIVE TABLES.

FRATERNAL BENEFICIAL ASSOCIATIONS,
DECEMBER 31, 1915.

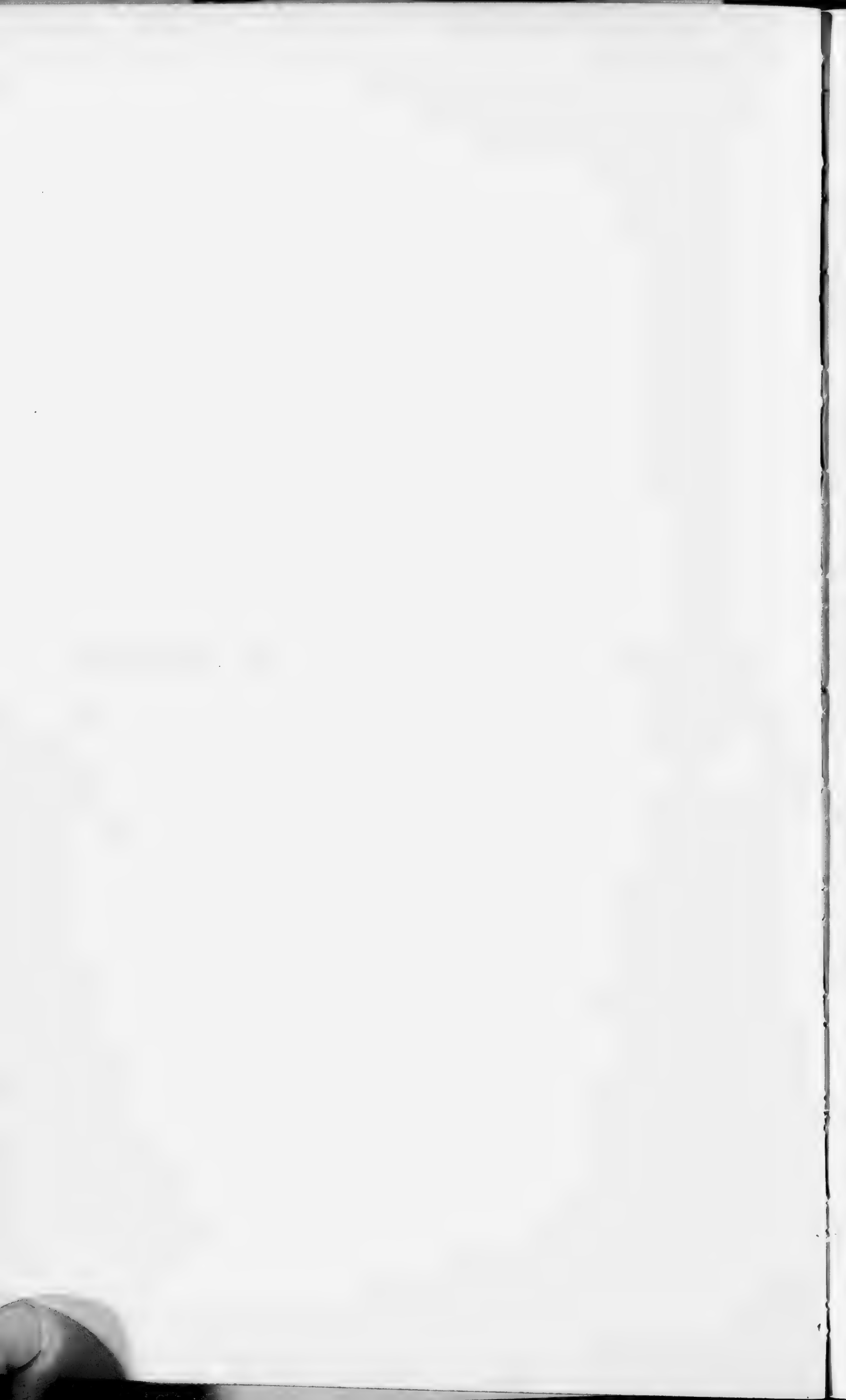


TABLE K.—Assets and liabilities Dec. 31, 1915, of fraternal beneficial associations trans-acting business in the District of Columbia.

Name and location.	Gross admit- ted assets.	Liabilities.	Balance to pro- tect contracts.
DISTRICT OF COLUMBIA ASSOCIATIONS.			
American Workmen.....	\$12,782.39	\$134.00	\$12,648.39
Capitol Indemnity Society.....	117.12		117.12
Columbian Fraternal Association.....	9,401.85	1,772.55	7,629.30
Jonavid of America, Royal Order of.....	1,736.76		1,736.76
Knights of Industry.....	4,219.61	4,813.48	¹ 593.87
Knights of Pythias (insurance department).....	7,935,301.33	6,785,234.68	1,150,066.65
Knights of Pythias, N. A., S. A., E., A., A. and A.....	25,710.38	2,900.00	22,810.38
Masonic Mutual Life Association.....	773,546.27	766,074.00	7,472.27
Patricians.....	18,279.44	8,391.70	9,887.74
Total.....	8,781,095.15	7,569,320.41	1,211,774.74
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.			
Domestic.			
Ben Hur, Supreme Tribe, Crawfordsville, Ind.....	1,582,632.23	118,643.90	1,463,988.33
Catholic Benevolent Legion, Brooklyn, N. Y.....	787,700.11	95,250.00	692,450.11
Catholic Knights of America, St. Louis, Mo.....	1,991,606.82	38,387.64	1,953,219.18
Catholic Women's Benevolent Legion, New York, N. Y.....	469,163.87	20,500.00	448,663.87
Columbian Woodmen, Atlanta, Ga.....	710,180.49	100,927.18	609,253.31
Golden Cross, United Order of, Knoxville, Tenn.....	188,538.97	37,800.05	150,738.92
Heptasophs, Improved Order of, Baltimore, Md.....	391,807.02	357,849.38	33,957.64
Iroquois, Order of, Buffalo, N. Y.....	68,940.84	3,814.25	65,126.59
Independent Order of St. Luke, Richmond, Va.....	96,483.92	5,565.20	90,918.72
Knights of Columbus, New Haven, Conn.....	6,499,166.99	133,000.00	6,366,166.99
Ladies of the Modern Maccabees, Port Huron, Mich.....	1,239,649.41	32,418.39	1,207,231.02
Loyal Guard, Flint, Mich.....	191,207.05	11,691.66	179,515.39
Maccabees, The, Detroit, Mich.....	14,359,564.06	1,927,755.95	12,431,808.11
Modern Brotherhood of America, Mason City, Iowa.....	2,692,806.85	189,198.47	2,503,608.38
Modern Woodmen of America, Rock Island, Ill.....	16,026,452.22	1,990,458.25	14,035,993.97
National Fraternal Society of the Deaf, Chicago, Ill.....	87,654.61	250.00	87,404.61
National Protective Legion, Waverly, N. Y.....	202,238.71	42,520.41	159,718.30
National Union, Toledo, Ohio.....	2,665,854.00	350,402.76	2,315,451.24
Order Brith Abraham, New York, N. Y.....	237,647.49	125,148.99	112,498.50
Order of United Commercial Travelers of America, Co- lumbus, Ohio.....	619,605.06	278,091.93	341,513.13
Protected Home Circle, Sharon, Pa.....	1,348,019.12	36,500.00	1,311,519.12
Railway Mail Association, Portsmouth, N. H.....	152,689.07	8,561.39	144,127.68
Royal Arcanum, Boston, Mass.....	5,786,015.13	1,004,772.20	4,781,242.93
Royal Highlanders, Aurora, Nebr.....	1,877,809.22	22,966.67	1,854,842.55
Royal Neighbors of America, Rock Island, Ill.....	2,785,654.07	293,725.01	2,491,929.06
Southern Woodmen, Birmingham, Ala.....	17,260.38	16,937.52	322.86
Women's Benefit Association of the Maccabees, Port Huron, Mich.....	9,427,754.07	214,639.20	9,213,114.87
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	5,060,770.54	226,243.34	4,834,527.20
Woodmen of the World, Omaha, Nebr.....	27,696,388.43	2,274,573.82	25,421,814.61
Workmen's Circle, New York, N. Y.....	617,429.12	28,509.66	588,919.46
Total.....	105,878,689.87	9,987,103.22	95,891,586.65
RECAPITULATION.			
Fraternal beneficial associations:			
Local.....	8,781,095.15	7,569,320.41	1,211,774.74
Domestic.....	105,878,689.87	9,987,103.22	95,891,586.65
Grand total.....	114,659,785.02	17,556,423.63	97,103,361.39

¹ Deficit.

TABLE L.—*Income and disbursements during 1915 of fraternal beneficial associations transacting business in the District of Columbia.*

Name and location.	Total income.	Total benefits paid.	All other disbursements.	Total disbursements.
DISTRICT OF COLUMBIA ASSOCIATIONS.				
American Workmen.....	\$26,723.08	\$5,707.37	\$19,180.96	\$24,888.33
Capitol Indemnity Society.....	561.00	308.00	238.20	546.20
Columbian Fraternal Association.....	43,625.78	20,186.04	22,240.97	42,427.01
Jonavid of America, Royal Order of....	997.60	217.31	395.38	612.69
Knights of Industry.....	18,496.45	9,001.93	8,533.19	17,535.12
Knights of Pythias (insurance department).....	2,789,845.19	1,602,142.05	304,938.85	1,907,080.90
Knights of Pythias, N. A., S. A., E., A., A. and A.....	8,717.98	6,250.00	683.98	6,933.98
Masonic Mutual Life Association.....	374,951.18	74,586.01	114,502.87	189,088.88
Patricians.....	16,723.35	11,899.51	3,945.17	15,844.68
Total.....	3,280,641.61	1,730,298.22	474,659.57	2,204,957.79
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
<i>Domestic.</i>				
Ben Hur, Supreme Tribe, Crawfordsville, Ind.....	1,611,601.64	1,249,730.73	375,630.80	1,625,361.53
Catholic Benevolent Legion, Brooklyn, N. Y.....	583,845.60	616,777.02	19,557.78	636,334.80
Catholic Knights of America, St. Louis, Mo.....	594,485.25	558,979.45	15,333.68	574,313.13
Catholic Women's Benevolent Legion, New York, N. Y.....	238,438.19	171,750.00	14,611.62	186,361.62
Columbian Woodmen, Atlanta, Ga.....	492,991.86	348,194.97	136,135.38	484,330.35
Golden Cross, United Order of, Knoxville, Tenn.....	464,369.39	426,750.00	47,750.78	474,500.78
Heptasophs, Improved Order of, Baltimore, Md.....	1,470,147.55	1,632,629.35	132,518.12	1,765,147.47
Iroquois, Order of, Buffalo, N. Y.....	46,894.89	32,660.17	5,846.57	38,506.74
Independent Order of St. Luke, Richmond, Va.....	111,392.06	61,888.70	51,899.23	113,787.93
Knights of Columbus, New Haven, Conn.....	1,956,922.95	802,902.24	323,734.51	1,126,636.75
Ladies of the Modern Maccabees, Port Huron, Mich.....	625,670.48	379,391.51	119,348.14	498,739.65
Loyal Guard, Flint, Mich.....	86,566.36	80,087.96	33,764.68	113,852.64
Maccabees, The, Detroit Mich.....	6,873,803.17	5,539,235.76	804,257.66	6,343,493.42
Modern Brotherhood of America, Mason City, Iowa.....	1,582,429.11	864,686.84	225,906.86	1,090,593.70
Modern Woodmen of America, Rock Island, Ill.....	14,564,344.94	12,421,741.30	1,267,415.03	13,689,156.33
National Fraternal Society of the Deaf, Chicago, Ill.....	36,129.48	9,428.97	6,666.25	16,095.22
National Protective Legion, Waverly, N. Y.....	340,633.39	243,151.31	98,483.76	341,635.07
National Union, Toledo, Ohio.....	2,681,960.68	2,562,555.44	176,947.06	2,739,502.50
Order Brith Abraham, New York, N. Y.....	568,670.78	501,529.40	62,197.38	563,726.78
Order of United Commercial Travelers of America, Columbus, Ohio.....	846,923.49	685,366.14	162,411.78	847,777.92
Protected Home Circle, Sharon, Pa.....	1,080,981.58	898,468.58	204,835.61	1,103,304.19
Railway Mail Association, Portsmouth, N. H.....	157,103.84	104,427.93	17,897.72	122,325.65
Royal Arcanum, Boston, Mass.....	9,092,544.04	9,007,231.15	350,066.23	9,357,297.38
Royal Highlanders, Aurora, Nebr.....	488,795.68	217,689.03	93,883.73	311,572.76
Royal Neighbors of America, Rock Island, Ill.....	2,348,478.56	1,646,058.58	312,004.00	1,958,062.58
Southern Woodmen, Birmingham, Ala.....	47,208.29	30,020.27	25,862.90	55,883.17
Women's Benefit Association of the Maccabees, Port Huron, Mich.....	2,521,658.38	1,096,581.71	468,120.81	1,564,702.52
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	2,026,265.48	843,915.45	397,526.68	1,241,442.13
Woodmen of the World, Omaha, Nebr.....	12,536,825.10	7,469,177.57	1,736,579.29	9,205,756.86
Workmen's Circle, New York, N. Y.....	458,957.47	212,408.90	146,645.69	359,054.59
Total.....	66,537,044.68	50,715,416.43	7,833,839.73	58,549,256.16
RECAPITULATION.				
Fraternal beneficial associations:				
Local.....	3,280,641.61	1,730,298.22	474,659.57	2,204,957.79
Domestic.....	66,537,044.68	50,715,416.43	7,833,839.73	58,549,256.16
Grand total.....	69,817,686.29	52,445,714.65	8,308,499.30	60,754,213.95

TABLE M.—Entire business of fraternal beneficial associations licensed to transact business in the District of Columbia in 1915.

Name and location.	Certificates in force Dec. 31, 1914.		Certificates issued, increased, and reinstated during 1915.		Certificates ceased to be in force during 1915.		Certificates in force Dec. 31, 1915.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA ASSOCIATIONS.								
American Workmen.....	2,857	\$444,700.00	3,184	\$614,450.00	2,991	\$588,850.00	3,050	\$470,300.00
Capitol Indemnity Society.....	54	5,400.00	17	1,700.00	24	2,400.00	47	4,700.00
Columbian Fraternal Association.....	2,170	752,234.00	6,014	923,373.00	3,621	968,607.00	4,563	707,000.00
Jonavid of America, Royal Order of.....	103	7,012.40	54	3,975.00	56	4,065.31	101	6,922.09
Knights of Industry.....	362	213,940.00	1,452	1,448,110.00	504	480,777.00	1,310	1,181,273.00
Knights of Pythias (insurance department).....	66,654	92,891,600.00	14,862	18,167,601.00	10,656	14,628,210.00	70,860	96,430,991.00
Knights of Pythias N. A., S. A., E., A., and A.....	2,453	379,200.00	301	15,050.00	1,161	241,650.00	1,593	152,600.00
Masonic Mutual Life Association.....	6,480	8,599,575.00	2,790	4,342,345.00	1,336	1,889,420.00	7,934	11,052,500.00
Patricians.....	5,934	1,797,100.00	7	5,500.00	84	66,875.00	5,857	1,735,725.00
Total.....	87,067	105,090,761.40	28,681	25,522,104.00	20,433	18,870,854.31	95,315	111,742,011.09
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.								
Domestic.								
Ben Hur, Supreme Tribe, Crawfordville, Ind.....	101,011	111,303,705.00	18,517	17,212,275.00	19,510	20,387,060.00	100,018	108,128,920.00
Catholic Benevolent Legion, Brooklyn, N. Y.....	15,359	17,165,000.00	805	494,500.00	875	1,032,750.00	15,289	16,626,750.00
Catholic Knights of America, St. Louis, Mo.....	18,220	20,711,751.46	1,351	1,049,750.00	1,029	1,241,964.33	18,542	20,519,537.13
Catholic Women's Benevolent Legion, New York, N. Y.....	16,151	10,757,125.00	437	205,000.00	671	419,250.00	15,917	10,542,875.00
Columbian Woodmen, Atlanta, Ga.....	24,513	37,487,000.00	3,409	3,718,000.00	3,984	5,521,000.00	23,938	35,684,000.00
Golden Cross, United Order of, Knoxville, Tenn.....	17,252	16,806,750.00	1,539	1,108,500.00	2,180	1,797,750.00	16,611	16,117,500.00
Heptasophs, Improved Order of, Baltimore, Md.....	66,887	90,345,500.00	2,302	2,007,250.00	5,853	6,510,750.00	63,336	85,842,328.00
Iroquois, Order of, Buffalo, N. Y.....	1,488	1,922,210.00	19	19,275.00	97	115,157.00	1,410	1,826,328.00
Independent Order of St. Luke, Richmond, Va.....	30,314	3,317,024.40	7,372	716,700.00	6,078	600,161.20	31,608	3,433,563.20
Knights of Columbus, New Haven, Conn.....	107,479	113,427,650.00	10,826	11,664,000.00	6,490	6,849,206.67	111,815	118,242,443.33
Ladies of the Modern Maccabees, Port Huron, Mich.....	41,664	31,221,500.00	4,122	2,498,250.00	4,037	2,705,500.00	41,749	31,014,250.00
Loyal Guard, Flint, Mich.....	4,110	4,644,750.00	384	239,250.00	176	155,000.00	4,318	4,729,000.00
Maccabees, The, Detroit, Mich.....	318,402	385,926,773.98	21,600	22,272,500.00	31,441	34,955,952.39	308,561	373,243,321.59
Modern Brotherhood of America, Mason City, Iowa.....	71,309	85,339,250.00	4,914	5,065,500.00	8,917	9,852,500.00	67,306	80,552,250.00
Modern Woodmen of America, Rock Island, Ill.....	923,136	1,477,584,500.00	74,764	100,346,500.00	57,675	78,369,500.00	940,225	1,499,561,500.00
National Fraternal Society of the Deaf, Chicago, Ill.....	1,917	1,294,450.00	225	173,000.00	67	50,250.00	2,075	1,417,200.00
National Protective Legion, Waverly, N. Y.....	27,019	14,312,100.00	3,989	1,529,462.50	9,065	4,043,807.50	21,943	11,797,755.00
National Union, Toledo, Ohio.....	62,028	113,761,000.00	1,965	2,540,000.00	6,083	9,717,500.00	57,910	106,583,500.00
Order Brith Abraham, New York, N. Y.....	71,642	35,821,000.00	5,000	2,500,000.00	10,275	5,137,500.00	66,367	33,183,500.00
Order of United Commercial Travelers of America, Columbus, Ohio.....	72,964	364,820,000.00	8,857	44,285,000.00	8,759	43,795,000.00	73,062	365,310,000.00
Protected Home Circle, Sharon, Pa.....	88,252	76,873,250.00	14,310	10,628,000.00	10,073	7,791,750.00	92,489	79,709,500.00

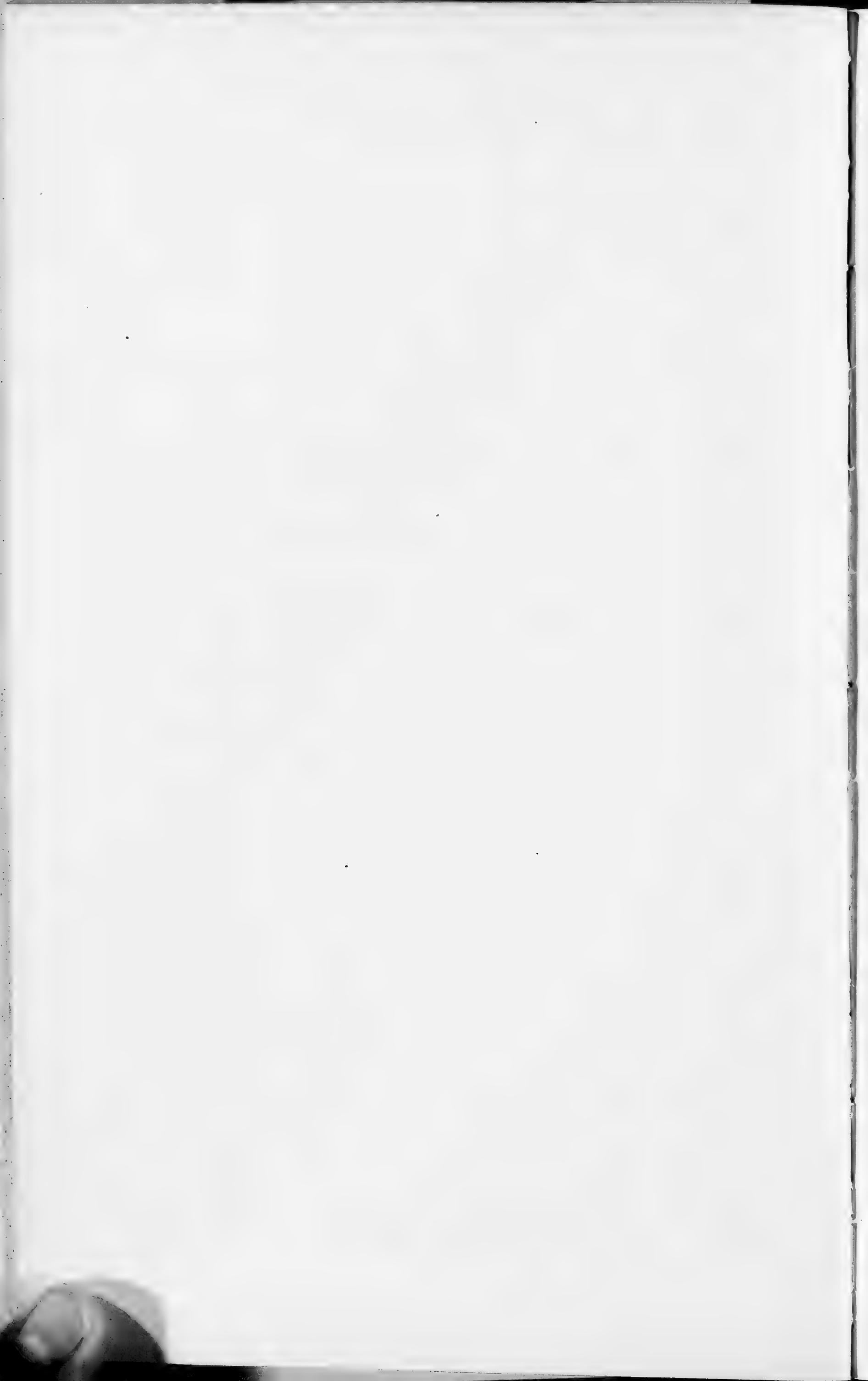
TABLE M.—Entire business of fraternal beneficial associations licensed to transact business in the District of Columbia in 1915—Continued.

Name and location.	Certificates in force Dec. 31, 1914.		Certificates issued, increased, and reinstated during 1915.		Certificates ceased to be in force during 1915.		Certificates in force Dec. 31, 1915.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA—continued.								
Domestic—Continued.								
Railway Mail Association, Portsmouth, N. H.....	13,066	\$52,264,000.00	813	\$3,252,000.00	1,008	\$4,032,000.00	12,871	\$51,484,000.00
Royal Arcanum, Boston, Mass.....	245,986	467,413,000.00	12,706	15,591,000.00	15,597	27,884,000.00	243,095	455,120,000.00
Royal Highlanders, Aurora, Nebr.....	28,729	40,362,500.00	2,623	2,900,000.00	2,511	2,851,500.00	28,841	40,411,000.00
Royal Neighbors of America, Rock Island, Ill.....	258,709	269,235,750.00	46,166	45,650,250.00	20,964	21,848,750.00	283,911	293,037,250.00
Southern Woodmen, Birmingham, Ala.....	1,718	2,618,000.00	1,378	1,314,500.00	1,032	997,500.00	2,064	2,935,000.00
Women's Benefit Association of the Maccabees, Port Huron, Mich.....	161,134	123,271,711.33	24,893	16,795,650.00	15,803	10,957,435.45	170,224	129,109,925.88
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	145,105	141,636,500.00	25,030	25,086,500.00	14,714	13,725,400.00	155,421	152,997,600.00
Woodmen of the World, Omaha, Nebr.....	722,637	970,130,700.00	126,033	161,673,000.00	97,612	123,871,300.00	751,058	1,007,932,400.00
Workmen's Circle, New York, N. Y.....	47,817	13,753,200.00	10,142	2,360,600.00	8,046	2,021,300.00	49,913	14,092,500.00
Total.....	3,706,018	5,095,527,651.17	436,491	504,896,212.50	370,622	449,238,494.54	3,771,887	5,151,185,369.13
RECAPITULATION.								
Fraternal beneficial associations:								
Local.....	87,067	105,090,761.40	28,681	25,522,04.00	20,433	18,870,854.31	95,315	111,742,011.09
Domestic.....	3,706,018	5,095,527,651.17	436,491	504,896,212.50	370,622	449,238,494.54	3,771,887	5,151,185,369.13
Grand total.....	3,793,085	5,200,618,412.57	465,172	530,418,316.50	391,055	468,109,348.85	3,867,202	5,262,927,380.22

TABLE N.—Business transacted in the District of Columbia during 1915 by fraternal beneficial associations.

Name and location.	Certificates in force Dec. 31, 1914.		Certificates issued and increased during 1915.		Certificates terminated during 1915.		Certificates in force Dec. 31, 1915.		Losses and claims un- paid Dec. 31, 1914.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA ASSOCIATIONS.										
American Workmen.....	48	\$12,900.00	8	\$2,650.00	27	\$3,900.00	29	\$11,650.00		
Columbian Fraternal Association.....	158	151,880.00	238	33,645.00	157	151,145.00	239	34,380.00		
Jonavid of America, Royal Order of.....	103	7,012.40	54	3,975.00	56	4,065.31	101	6,922.09		
Knights of Industry.....	22	2,600.00	34	4,300.00	31	4,200.00	25	2,700.00		
Knights of Pythias (insurance department).....	293	373,206.00	33	40,500.00	56	63,973.00	270	349,733.00		
Knights of Pythias N. A., S. A., E. A., A. and A.....	382	77,850.00	92	4,600.00	82	24,500.00	392	57,950.00	3	\$500.00
Masonic Mutual Life Association.....	1,363	1,661,075.00	480	621,700.00	434	503,120.00	1,409	1,779,655.00	2	3,000.00
Patricians.....	42	49,350.00			2	3,000.00	40	46,350.00		
Total.....	2,411	2,335,873.40	939	711,370.00	845	757,903.31	2,505	2,289,340.09	5	3,500.00
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.										
Domestic.										
Ben Hur, Supreme Tribe, Crawfordsville, Ind.....	261	332,150.00	2	750.00	14	19,700.00	249	313,200.00		
Catholic Benevolent Legion, Brooklyn, N. Y.....	36	69,500.00		3,000.00	3	9,000.00	33	63,500.00		
Catholic Knights of America, St. Louis, Mo.....	296	406,000.00	5	7,500.00	21	21,500.00	280	392,000.00		
Catholic Women's Benevolent Legion, New York, N. Y.....	480	293,750.00	13	6,000.00	11	6,750.00	482	293,000.00	1	1,000.00
Columbian Woodmen, Atlanta, Ga.....	15	18,000.00			5	6,000.00	10	12,000.00		
Golden Cross, United Order of, Knoxville, Tenn.....	570	729,250.00	12	7,750.00	32	58,000.00	550	679,000.00	1	2,000.00
Heptasophs, Improved Order of, Baltimore, Md.....	395	638,500.00	9	8,500.00	24	40,000.00	380	607,000.00	3	3,000.00
Independent Order of St. Luke, Richmond, Va.....	1,806	217,705.00	616	60,600.00	416	45,760.00	2,006	232,545.00	5	550.00
Knights of Columbus, New Haven, Conn.....	378	410,000.00	30	32,000.00	14	14,000.00	394	428,000.00		
Ladies of the Modern Maccabees, Port Huron, Mich.....	44	21,750.00	23	9,500.00	15	7,000.00	52	24,250.00		
Loyal Guard, Flint, Mich.....	54	52,000.00					54	52,000.00		
Maccabees, The, Detroit, Mich.....	1,624	1,540,000.00	77	63,500.00	140	148,500.00	1,561	1,455,000.00	7	5,325.00
Modern Woodmen of America, Rock Island, Ill.....	1,714	2,661,000.00	396	509,000.00	153	154,000.00	1,957	3,016,000.00	1	1,000.00
National Fraternal Society of the Deaf, Chicago, Ill.....	19	10,500.00	8	4,500.00			27	15,000.00		
National Protective Legion, Waverly, N. Y.....			6	900.00			6	900.00		
National Union, Toledo, Ohio.....	4,433	7,477,500.00	153	210,000.00	475	732,000.00	4,111	6,955,500.00	9	15,000.00
Order Brith Abraham, New York, N. Y.....	232	116,000.00	4	2,000.00	44	22,000.00	192	96,000.00		
Order of United Commercial Travelers of America, Columbus, Ohio.....	76	380,000.00	10	50,000.00	5	25,000.00	81	405,000.00		
Protected Home Circle, Sharon, Pa.....	622	437,750.00	98	70,500.00	131	92,000.00	589	416,250.00	1	1,000.00
Railway Mail Association, Portsmouth, N. H.....	153	612,000.00	16	64,000.00	15	60,000.00	154	616,000.00		
Royal Arcanum, Boston, Mass.....	2,968	5,007,500.00	270	310,000.00	264	405,500.00	2,974	4,912,000.00	6	9,500.00

Knights of Pythias N. A., S. A., E. A., A. and A.	8	2,300.00	8	1,900.00		3	900.00	1,522.00
Masonic Mutual Life Association	20	22,500.00	20	23,750.00		2	1,750.00	52,818.18
Patricians	1	46.00				1	46.00	457.90
Total	149	44,978.00	139	41,081.00		15	7,397.00	70,970.32
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.								
Domestic.								
Ben Hur, Supreme Tribe, Crawfordsville, Ind.	2	7,000.00		7,000.00				6,068.36
Catholic Benevolent Legion, Brooklyn, N. Y.	8	15,000.00	8	12,472.98				2,292.06
Catholic Knights of America, St. Louis, Mo.	4	2,250.00	5	3,250.00				11,366.81
Catholic Women's Benevolent Legion, New York, N. Y.	1	736.50	1	736.50				6,139.27
Columbian Woodmen, Atlanta, Ga.	19	31,750.00	18	30,750.00		2	3,000.00	241.65
Golden Cross, United Order of, Knoxville, Tenn.	9	19,000.00	11	17,866.20		1	3,000.00	24,558.89
Heptasophs, Improved Order of, Baltimore, Md.	44	4,840.00	47	5,290.00		2	100.00	10,652.73
Independent Order of St. Luke, Richmond, Va.	2	2,000.00	2	2,000.00				6,269.00
Knights of Columbus, New Haven, Conn.	1	500.00	1	500.00				7,199.94
Ladies of the Modern Maccabees, Port Huron, Mich.								320.88
Loyal Guard, Flint, Mich.	31	12,110.00	29	11,112.87		7	5,550.00	1,004.44
Maccabees, The, Detroit, Mich.	13	24,000.00	13	22,000.00		1	3,000.00	26,679.09
Modern Woodmen of America, Rock Island, Ill.								26,752.91
National Fraternal Society of the Deaf, Chicago, Ill.	73	173,000.00	71	157,800.00		11	28,000.00	366.06
National Union, Toledo, Ohio.	2	1,000.00	2	1,000.00				169,858.39
Order Brith Abraham, New York, N. Y.	7	396.40	6	346.40				1,508.78
Order of United Commercial Travelers of America, Columbus, Ohio.	2	1,035.00	2	1,535.00		1	500.00	790.00
Protected Home Circle, Sharon, Pa.	16	717.40	15	689.12				5,636.07
Railway Mail Association, Portsmouth, N. H.	52	118,000.00	52	116,400.00		6	10,500.00	1,844.50
Royal Arcanum, Boston, Mass.	1	1,000.00						95,996.82
Royal Highlanders, Aurora, Nebr.								1,158.70
Royal Neighbors of America, Rock Island, Ill.	8	6,250.00	8	6,250.00				3,183.63
Southern Woodmen, Birmingham, Ala.	1	600.00	1	700.00				190.80
Women's Benefit Association of the Maccabees, Port Huron, Mich.	15	16,250.00	15	16,000.00		2	3,100.00	11,892.63
Woodmen Circle, Supreme Forest, Omaha, Nebr.	20	474.00	20	474.00		1	200.00	1,109.32
Woodmen of the World, Omaha, Nebr.								16,203.04
Workmen's Circle, New York, N. Y.								1,713.16
Total	331	437,909.30	328	415,173.07		34	56,950.00	440,997.93
RECAPITULATION.								
Fraternal beneficial associations:								
Local	149	44,978.00	139	41,081.00		15	7,397.00	70,970.32
Domestic	331	437,909.30	328	415,173.07		34	56,950.00	440,997.93
Grand total	480	482,887.30	467	456,254.07		49	64,347.00	511,968.25



ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF FRATERNAL
BENEFICIAL ASSOCIATIONS, SHOWING THEIR
CONDITION ON DECEMBER 31, 1915.



AMERICAN WORKMEN OF THE DISTRICT OF COLUMBIA.

[President, John B. Harrell; secretary, John B. Harrell, jr. Incorporated, 1908; commenced business, 1909. Home office, 617 F Street NW., Washington, D. C.]

BALANCE SHEET.

	Benefit fund.	Member- ship fee.	Expense funds.	Total.
Balance from previous year	\$10,854.74	.....	\$33.96	\$10,888.70

INCOME.

Membership fees received .....	.....	\$6,320.00	.....	\$6,320.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses ..	\$2,409.08	.....	\$7,168.46	9,577.54
All other assessments or premiums	4,653.78	.....	3,108.10	7,761.88
Medical examiners' fees received .....	.....	2,370.00	.....	2,370.00
Total received from members	7,062.86	8,690.00	10,276.56	26,029.42
Interest from all other sources	501.79	.....	.....	501.79
Sale of lodge supplies .....	.....	.....	191.87	191.87
Total income	7,564.65	8,690.00	10,468.43	26,723.08

DISBURSEMENTS.

Death claims	\$3,979.37	.....	.....	\$3,979.37
Sick and accident claims	1,728.00	.....	.....	1,728.00
Total benefits paid	5,707.37	.....	.....	5,707.37
Commissions and fees paid to deputies and organizers .....	.....	\$6,320.00	\$2,900.52	9,220.52
Salaries of deputies and organizers .....	.....	.....	490.00	490.00
Salaries of officers and trustees .....	.....	.....	1,499.20	1,499.20
Salaries of office employees, No. 4 .....	.....	.....	2,383.00	2,386.00
Salaries and fees paid to supreme medical examiners .....	.....	790.00	.....	790.00
Salaries and fees paid to subordinate medical examiners .....	.....	1,580.00	.....	1,580.00
Traveling and other expenses of officers, trustees, and committees .....	.....	.....	210.52	210.52
For collection and remittance of assessments and dues .....	.....	.....	322.10	322.10
Insurance department fees .....	.....	.....	272.00	272.00
Rent .....	.....	.....	153.50	153.50
Advertising, printing, and stationery .....	.....	.....	547.49	547.49
Postage, express, telegraph, and telephone .....	.....	.....	868.43	868.43
Lodge supplies .....	.....	.....	80.26	80.26
Official publication .....	.....	.....	475.50	475.50
Miscellaneous .....	.....	.....	285.44	285.44
Total disbursements	5,707.37	8,690.00	10,490.96	24,888.33
Balance	12,712.02	.....	11.43	12,723.45

LEDGER ASSETS.

Mortgage loans on real estate	\$2,352.50
Loans secured by pledge of bonds, stocks, or other collateral	400.00
Book value of bonds and stocks	350.00
Deposited in trust companies and banks on interest	5,352.39
Cash in association's office, \$433.34; deposited in banks (not on interest), \$3,118.17	3,551.51
Bills receivable	215.60
Other ledger assets, viz: Policy loans to members	501.45
Total ledger assets	12,723.45

NONLEDGER ASSETS.

Interest accrued	58.94
All other assets, viz: Furniture and fixtures	392.38
Gross assets	13,174.77

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	392.38
Total admitted assets	12,782.39

LIABILITIES.

Sick and accident claims reported but not yet adjusted, No. 14.....	\$84.00
Total unpaid claims.....	84.00
Salaries due.....	50.00
Total liabilities.....	134.00

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	2,857	\$444,700.00
Benefit certificates written during the year.....	3,184	318,400.00
Benefit certificates increased during the year.....		296,050.00
Total.....	6,041	1,059,150.00
Deduct terminated or decreased during the year.....	2,991	588,850.00
Total benefit certificates in force Dec. 31, 1915.....	3,050	470,300.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	48	12,900.00
Benefit certificates written during the year.....	8	800.00
Benefit certificates increased during the year.....		1,850.00
Total.....	56	15,500.00
Deduct terminated or decreased during the year.....	27	3,900.00
Total benefit certificates in force Dec 31, 1915.....	29	11,650.00
Received during the year from members in District of Columbia: Benefit, \$215.21; expense, \$207.93.....		423.14
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	30	3,979.37
Claims paid during the year.....	30	3,979.37
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	1	8.33
Claims paid during the year.....	1	8.33
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year.....	259	1,728.00
Claims paid during the year.....	259	1,728.00
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	10	114.00
Claims paid during the year.....	10	114.00

CAPITOL INDEMNITY SOCIETY OF THE DISTRICT OF COLUMBIA.

[President, Thomas V. Reich; secretary, Joseph Schwaab. Incorporated, 1909; commenced business, 1910
Home office, 867 Drexel Building, Philadelphia, Pa.]

BALANCE SHEET.

Balance from previous year.....	\$102.32
---------------------------------	----------

INCOME.

Total membership fees actually received.....	561.00
--	--------

DISBURSEMENTS.

Death claims.....	100.00
Sick and accident claims.....	208.00
Total benefits paid.....	
Salaries of officers and trustees.....	308.00
Other compensation of officers and trustees.....	125.00
Insurance department fees.....	1.20
Rent.....	5.00
	60.00

Advertising, printing, and stationery.....	\$9.00
Postage, express, telegraph, and telephone.....	28.80
Expense of supreme lodge meeting.....	5.00
Legal expense in litigating claims.....	4.20
Total disbursements.....	546.20
Balance.....	117.12

LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	117.12
---	--------

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	54	\$5,400.00
Benefit certificates written during the year.....	17	1,700.00
Total.....	71	7,100.00
Deduct terminated or decreased during the year.....	24	2,400.00
Total benefit certificates in force Dec. 31, 1915.....	47	4,700.00
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	1	100
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year.....	13	208

COLUMBIAN FRATERNAL ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, E. L. Stock; secretary, D. H. Stevens. Incorporated, 1910; commenced business, 1910. Home office, 509 Seventh Street NW., Washington, D. C.]

BALANCE SHEET.

	Mortuary funds.	Disability funds.	Expense funds.	Total.
Balance from previous year.....	\$2,433.14	\$522.60	\$2,438.24	\$5,303.98

INCOME.

Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expenses.....			\$31,854.90	\$31,854.90
All other assessments or premiums.....	\$2,817.70	\$5,628.45	2,815.38	11,261.53
Total received from members.....	2,817.70	5,628.45	34,670.28	43,116.43
Interest from all other sources.....			208.75	208.75
Sale of lodge supplies.....			118.10	118.10
Medical examinations.....			177.50	177.50
License fee returned.....			5.00	5.00
Total income.....	2,817.70	5,628.45	35,179.63	43,025.78

DISBURSEMENTS.

Death claims.....	\$3,484.00			\$3,484.00
Sick and accident claims.....		\$16,702.04		16,702.04
Total benefits paid.....	3,484.00	16,702.04		20,186.04
Commissions paid to deputies and organizers.....			\$7,555.17	7,555.17
Salaries of managers or agents not deputies or organizers.....			2,154.25	2,154.25
Salaries of officers and trustees.....			1,050.00	1,050.00
Salaries of office employees.....			4,271.50	4,271.50
Salaries and fees paid to subordinate medical examiners.....			770.65	770.65

DISBURSEMENTS—Continued.

	Mortuary funds.	Disability funds.	Expense funds.	Total.
Traveling and other expenses of officers, trustees, and committees.....			\$870.04	\$870.04
Insurance department fees.....			371.00	371.00
Rent.....			1,095.51	1,095.51
Advertising, printing, and stationery.....			1,140.46	1,140.46
Postage, express, telegraph, and telephone.....			1,626.75	1,626.75
Lodge supplies.....			159.31	159.31
Legal expense in litigating claims.....			72.50	72.50
Other legal expenses.....			253.80	253.80
All other disbursements.....			850.03	850.03
Total disbursements.....	\$2,484.00	\$16,702.04	22,240.97	42,427.01
Balance.....	1,776.84	2,199.01	2,536.90	6,502.75

LEDGER ASSETS.

Mortgage loans on real estate.....	\$750.00
Book value of bonds and stocks.....	850.00
Deposited in trust companies and banks on interest.....	1,000.00
Cash in association's office, \$216.78; deposited in banks (not on interest), \$2,684.18.....	2,900.96
Organizers' balances.....	1,001.79
Total ledger assets.....	6,502.75

NONLEDGER ASSETS.

Interest and rents due and accrued.....	116.54
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	3,834.35
Gross assets.....	10,453.64

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	1,001.79
Overdue and accrued interest on bonds in default.....	50.00
Total.....	1,051.79
Total admitted assets.....	9,401.85

LIABILITIES.

Death claims adjusted not yet due, No. 7.....	545.00
Death claims reported, but not yet adjusted, No. 6.....	452.50
Total death claims.....	997.50
Sick and accident claims reported, but not yet adjusted, No. 101.....	739.25
Total unpaid claims.....	1,736.75
Medical examination bills.....	35.80
Total liabilities.....	1,772.55

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	2,170	\$752,234.00
Benefit certificates written during the year.....	6,014	923,373.00
Total.....	8,184	1,675,607.00
Deduct terminated or decreased during the year.....	3,621	968,607.00
Total benefit certificates in force Dec. 31, 1915.....	4,563	707,000.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	158	151,880.00
Benefit certificates written during the year.....	238	33,645.00
Total.....	396	185,525.00
Deduct terminated or decreased during the year.....	157	151,145.00
Total benefit certificates in force Dec. 31, 1915.....	239	34,380.00
Received during the year from members in District of Columbia: Mortuary, \$99.18; disability, \$198.36; expense, \$4,880.15.....		5,177.69

EXHIBIT—Continued.

	Number.	Amount.
DEATH CLAIMS.		
Total claims.		
Claims unpaid Dec. 31, 1914, as per last statement.....	3	\$245.00
Claims (face value) incurred during the year.....	67	4,741.50
Total.....	70	4,986.50
Claims paid during the year.....	53	3,484.00
Balance.....	17	1,502.50
Claims rejected during the year.....	4	505.00
Claims unpaid Dec. 31, 1915.....	13	997.50
District of Columbia claims.		
Claims (face value) incurred during the year.....	2	137.50
Claims paid during the year.....	2	137.50
SICK AND ACCIDENT CLAIMS.		
Total claims.		
Claims unpaid Dec. 31, 1914, as per last statement.....	61	564.00
Claims incurred during the year.....	1,939	16,877.29
Total.....	2,000	17,441.29
Claims paid during the year.....	1,899	16,702.04
Claims unpaid Dec. 31, 1915.....	101	739.25
District of Columbia claims.		
Claims incurred during the year.....	69	897.00
Claims paid during the year.....	64	833.00
Claims unpaid Dec. 31, 1915.....	5	64.00

ROYAL ORDER OF JONAVID OF AMERICA OF THE DISTRICT OF COLUMBIA.

[President, Marion F. Harris; secretary, J. H. Myers. Incorporated, 1913; commenced business, 1913. Home office, 1816 Fourth Street NW., Washington, D. C.]

BALANCE SHEET.

	Benefit funds.	Expense funds.	Total.
Balance from previous year.....	\$940.75	\$411.10	\$1,351.85

INCOME.

Membership fees actually received.....		\$46.50	\$46.50
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....	\$21.62	64.88	86.50
All other assessments or premiums.....	554.84	298.76	853.60
Total received from members.....	576.46	410.14	986.60
Interest on collateral loans.....		6.00	6.00
Interest on bonds and dividends on stocks.....		5.00	5.00
Total income.....	576.46	421.14	997.60

REPORT OF THE DEPARTMENT OF INSURANCE.

DISBURSEMENTS.

	Benefit funds.	Expense funds.	Total.
Death claims.....	\$90.31	.....	\$90.31
Sick and accident claims.....	127.00	.....	127.00
Total benefits paid.....	217.31	.....	217.31
Commissions and fees paid to deputies and organizers.....	.....	.....	259.96
For collection and remittance of assessments and dues.....	.....	\$18.15	18.15
Insurance department fees.....	.....	5.00	5.00
Rent.....	.....	33.00	33.00
Advertising, printing, and stationery.....	.....	46.02	46.02
Postage, express, telegraph, and telephone.....	.....	28.54	28.54
Lodge supplies.....	.....	1.95	1.95
Fraternal Monitor two-year subscription.....	.....	2.00	2.00
Notary fee.....	.....	.50	.50
Money-order fee.....	.....	.12	.12
Miscellaneous.....	.....	.14	.14
Total disbursements.....	217.31	395.38	612.69
Balance.....	310.90	425.86	1,736.76

LEDGER ASSETS.

Book value of bonds and stocks.....	\$500.00
Deposited in trust companies and banks on interest.....	370.00
Deposited in banks (not on interest).....	766.76
Note.....	100.00
Total ledger assets.....	1,736.76

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	103	\$7,012.40
Benefit certificates written during the year.....	54	3,975.00
Total.....	157	10,987.40
Deduct terminated or decreased during the year.....	56	4,065.31
Total benefit certificates in force Dec. 31, 1915.....	101	6,922.19
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	103	7,012.40
Benefit certificates written during the year.....	54	3,975.00
Total.....	157	10,987.40
Deduct terminated or decreased during the year.....	56	4,065.31
Total benefit certificates in force Dec. 31, 1915.....	101	6,922.19
Received during the year from members in District of Columbia.....	.....	986.60
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	2	90.31
Claims paid during the year.....	2	90.31
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year.....	13	127.00
Claims paid during the year.....	13	127.00
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	13	127.00
Claims paid during the year.....	13	127.00

KNIGHTS OF INDUSTRY OF THE DISTRICT OF COLUMBIA.

[President, Saml. H. Styles; secretary, Chas. H. Jerman. Incorporated, 1905; commenced business, 1906.
Home office, Second National Bank Building.]

BALANCE SHEET.

	Mortuary funds.	Disability funds.	Expense funds.	Total.
Balance from previous year.....	\$657. 33	\$95. 71	\$1, 200. 88	\$1, 953. 92

INCOME.

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....			\$16,788.86	\$16,788.86
All other assessments or premiums.....	\$305. 80	\$614. 59	741. 70	1,662. 09
Certificate fees.....			1. 00	1. 00
Total received from members.....	305. 80	614. 59	17, 531. 56	18, 451. 95
Interest on mortgage loans.....			40. 00	40. 00
Sale of lodge supplies.....			4. 50	4. 50
Total income.....	305. 80	614. 59	17, 576. 06	18, 496. 45

DISBURSEMENTS.

Death claims.....	\$7, 632. 78			\$7, 632. 78
Sick and accident claims.....		\$1, 369. 15		1, 369. 15
Total benefits paid.....	7, 632. 78	1, 369. 15		9, 001. 93
Commissions and fees paid to deputies and organizers.....			\$959. 91	959. 91
Salaries of managers or agents not deputies or organizers.....			300. 00	300. 00
Salaries of officers and trustees.....			950. 00	950. 00
Salaries of office employees.....			1, 388. 50	1, 388. 50
Salaries and fees paid to subordinate medical examiners.....			17. 50	17. 50
Traveling and other expenses of officers, trustees, and committees.....			1, 040. 25	1, 040. 25
Insurance department fees.....			59. 00	59. 00
Rent.....			679. 12	679. 12
Advertising, printing, and stationery.....			366. 10	366. 10
Postage, express, telegraph, and telephone.....			696. 40	696. 40
Lodge supplies.....			15. 25	15. 25
Other legal expenses.....			1, 706. 47	1, 706. 47
Office supplies.....			354. 69	354. 69
Total disbursements.....	7, 632. 78	1, 369. 15	8, 533. 19	17, 535. 12
Balance.....	330. 35	341. 15	2, 243. 75	2, 915. 25

LEDGER ASSETS.

Mortgage loans on real estate.....	\$800. 00
Cash in association's office, \$238.79; deposited in banks (not on interest), \$1,390.47.....	1, 629. 26
Organizers' balances.....	485. 99
Total ledger assets.....	2, 915. 25

NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1, 790. 35
Office furniture and supplies.....	100. 00
Gross assets.....	4, 805. 60

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	\$485. 99
Office furniture and supplies.....	100. 00
Total admitted assets.....	585. 99
Total admitted assets.....	4, 219. 61

LIABILITIES.

Death claims due and unpaid, No. 8.....	2, 787. 19
Death claims reported but not yet adjusted, No. 5.....	1, 955. 04
Total death claims.....	4, 742. 23
Sick and accident claims reported but not yet adjusted, No. 9.....	71. 25
Total liabilities.....	4, 813. 48

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	362	\$213,940.00
Benefit certificates written during the year.....	1,452	1,448,110.00
Total.....	1,814	1,662,050.00
Deduct terminated or decreased during the year.....	504	480,777.00
Total benefit certificates in force Dec. 31, 1915.....	1,310	1,181,273.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force December 31, 1914, as per last statement.....	22	2,600.00
Benefit certificates written during the year.....	34	4,300.00
Total.....	56	6,900.00
Deduct terminated or decreased during the year.....	31	4,200.00
Total benefit certificates in force Dec. 31, 1915.....	25	2,700.00
Received during the year from members in District of Columbia: Mortuary, \$3.42; sick and accident, \$6.72; expense, \$26.24.....		36.38
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	3	1,055.00
Claims (face value) incurred during the year.....	44	11,928.79
Total.....	47	12,983.79
Claims paid during the year.....	33	7,632.78
Balance.....	14	5,351.01
Saved by compromising or scaling down claims during the year.....		175.00
Claims rejected during the year.....	1	433.78
Claims unpaid Dec. 31, 1915.....	13	4,742.23
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	1	657.86
Claims paid during the year.....	1	657.86
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	5	52.00
Claims incurred during the year.....	139	1,388.40
Total.....	144	1,440.40
Claims paid during the year.....	136	1,369.15
Claims unpaid Dec. 31, 1915.....	8	71.25
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	6	127.00
Claims paid during the year.....	6	127.00

**SUPREME LODGE KNIGHTS OF PYTHIAS INSURANCE DEPARTMENT OF
THE DISTRICT OF COLUMBIA.**

[President, Harry Wade; secretary, W. O. Powers. Incorporated, 1894; commenced business, 1877.
Home office, Indiana Pythian Building, Indianapolis, Ind.]

BALANCE SHEET.

	Mortuary funds.	Expense funds.	Total.
Balance from previous year.....	\$6,509,806.57	\$374,988.18	\$6,884,794.75

INCOME.

	Mortuary funds.	Expense funds.	Total.
Membership fees actually received.....		\$4,444.50	\$4,444.50
All other assessments or premiums.....	\$2,112,597.69	308,258.00	2,420,855.69
Total received from members.....	2,112,597.69	312,702.50	2,425,300.19
Deduct payments returned to applicants and members.....	3,547.75		3,547.75
Net amount received from members.....	2,109,049.94	312,702.50	2,421,752.44
Interest on mortgage loans.....	720.00	6,999.96	7,719.96
Interest on bonds and dividends on stocks.....	338,584.83	7,494.62	346,079.45
Interest from all other sources.....	3,618.85	208.86	3,827.71
Miscellaneous fees.....		53.54	53.54
Advance payments.....	2,807.31		2,807.31
Protested checks.....		4,175.13	4,175.13
Profit on sale of bonds.....	1,098.27		1,098.27
Increase in book value of bonds per schedule D.....	2,198.41	132.97	2,331.38
Total income.....	2,458,077.61	331,767.58	2,789,845.19

DISBURSEMENTS.

Death claims.....	\$1,600,092.05		\$1,600,092.05
Option J settlements.....	2,050.00		2,050.00
Total benefits paid.....	1,602,142.05		1,602,142.05
Commissions and fees paid to deputies and organizers.....		\$48,950.70	48,950.70
Salaries of deputies and organizers.....		1,104.92	1,104.92
Salaries of officers and trustees, No. 3.....		12,017.18	12,017.18
Other compensation of officers and trustees.....		6,611.73	6,611.73
Salaries of office employees, No. 30.....		33,945.20	33,945.20
Salaries and fees paid to supreme medical examiners.....		3,600.00	3,600.00
Salaries and fees paid to subordinate medical examiners.....		8,353.50	8,353.50
Traveling and other expenses of officers, trustees, and committees.....		4,992.45	4,992.45
For collection and remittance of assessments and dues.....		117,571.61	117,571.61
Insurance department fees.....		943.00	943.00
Rent.....		4,749.96	4,749.96
Advertising, printing, and stationery.....		13,262.13	13,262.13
Postage, express, telegraph, and telephone.....		8,530.41	8,530.41
Lodge supplies.....		4,295.13	4,295.13
Legal expense in litigating claims and other legal expenses.....		10,246.50	10,246.50
Furniture and fixtures.....		1,966.70	1,966.70
Protested checks.....		4,196.47	4,196.47
Decrease in book value and bonds.....	9,001.65	221.09	9,222.74
All other disbursements.....		10,378.52	10,378.52
Total disbursements.....	1,611,143.70	295,937.20	1,907,080.90
Balance.....	7,287,062.80	480,496.24	7,767,559.04

LEDGER ASSETS.

Mortgage loans on real estate.....	\$206,000.00
Book value of bonds and stocks.....	7,288,768.09
Deposited in trust companies and banks on interest.....	10,507.04
Cash in association's office.....	750.00
Organizers' balances.....	326.21
Other ledger assets, viz:	
Certificate loans, fourth class.....	223,967.50
Certificate loans, fifth class.....	37,240.20
Total ledger assets.....	7,767,559.04

NONLEDGER ASSETS.

Interest accrued on mortgages.....	501.66
Interest accrued on bonds.....	83,267.68
Interest on other assets.....	68,626.88
Assessment actually collected by subordinate lodges not yet turned over to supreme lodge...	17,547.90
All other assets, viz:	
Postage.....	\$88.16
Buttons.....	17.25
Furniture and fixtures.....	3,647.42
	3,752.83
Gross assets.....	7,941,255.99

DEDUCT ASSETS NOT ADMITTED.

Buttons.....	\$17. 25	
Furniture and fixtures.....	3, 647. 42	
Market value of special deposits in excess of corresponding liabilities per special deposit schedule.....	2, 289. 99	
		\$5, 954. 66
Total admitted assets.....		7, 935, 301. 33

LIABILITIES.

Death claims resisted, No. 2.....		4, 000. 00
Death claims reported but not yet adjusted, No. 81.....		129, 784. 00
Total unpaid claims.....		133, 784. 00
Salaries, rents, expenses, commissions, etc., due or accrued.....		30, 004. 00
Advance assessments.....		23, 284. 79
All other liabilities, viz:		
Superintendent's balances.....	519. 43	
Reserve on certificates in fourth class.....	332, 787. 52	
Reserve on certificates in fifth class.....	6, 264, 854. 94	
		6, 598, 161. 89
Total liabilities.....		6, 785, 234. 68

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	66, 654	\$92, 891, 600. 00
Benefit certificates written during the year.....	8, 555	11, 187, 131. 00
Benefit certificates increased during the year.....	6, 307	6, 980, 470. 00
Total.....	81, 516	111, 059, 201. 00
Deduct terminated or decreased during the year.....	10, 656	14, 628, 210. 00
Total benefit certificates in force Dec. 31, 1915.....	70, 860	96, 430, 991. 00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	293	373, 206. 00
Benefit certificates written during the year.....	33	40, 500. 00
Total.....	326	413, 706. 00
Deduct terminated or decreased during the year.....	56	63, 973. 00
Total benefit certificates in force Dec. 31, 1915.....	270	349, 733. 00
Received during the year from members in District of Columbia: Mortuary, \$8,053.43; expense, \$1,495.01.....		9, 548. 43
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	73	125, 786. 00
Claims (face value) incurred during the year.....	979	1, 615, 974. 89
Total.....	1, 052	1, 741, 760. 89
Claims paid during the year.....	969	1, 600, 092. 05
Balance.....	83	141, 668. 84
Saved by compromising or scaling down claims during the year.....		7, 884. 84
Claims unpaid Dec. 31, 1915.....	83	133, 784. 00
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	16	17, 973. 00
Claims paid during the year.....	12	13, 336. 00
Balance.....	4	4, 637. 00
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year.....	9	2, 050. 00
Claims paid during the year.....	9	2, 050. 00

KNIGHTS OF PYTHIAS OF NORTH AMERICA, SOUTH AMERICA, EUROPE, ASIA, AFRICA, AND AUSTRALIA, OF THE DISTRICT OF COLUMBIA.

[President, S. W. Green; secretary, E. E. Underwood. Incorporated, 1905; commenced business, 1903.
Home office, 507 Pythian Temple, New Orleans, La.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Total.
Balance from previous year.....	\$2,722.97	\$21,203.41	\$23,926.38

INCOME.

Membership fees actually received.....	\$7,247.00	.....	\$7,247.00
All other assessments or premiums.....	357.00	.....	357.00
Total received from members.....	7,604.00	.....	7,604.00
Interest from all other sources.....	10.60	\$860.00	870.60
From all other sources, viz:			
Refund from defunct bank.....	142.98	.....	142.98
Refund by S. W. Green on death claim; not reported 1914.....	100.00	.....	100.00
Adjustment in account with J. H. Young, M. of E.....	.40	.....	.40
Total income.....	7,857.98	860.00	8,717.98

DISBURSEMENTS.

Death claims paid.....	\$6,250.00	.....	\$6,250.00
Legal expense litigating claims.....	83.98	.....	83.98
To correct error in statement prior to 1910.....	600.00	.....	600.00
Total disbursements.....	6,933.98	.....	6,933.98
Balance.....	3,646.97	\$22 063.41	25,710.38

LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	\$22,063.41
Deposited in banks (not on interest).....	2,076.11
Due from supreme lodge, general fund.....	1,570.86
Total ledger assets.....	25,710.38

LIABILITIES.

Death claims due and unpaid, No. 5.....	\$1,400.00
Death claims adjusted not yet due, No. 4.....	1,200.00
Death claims reported but not yet adjusted, No. 1.....	300.00
Total death claims.....	2,900.00

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	2,453	\$379,200.00
Benefit certificates written during the year.....	301	15,050.00
Total.....	2,754	394,250.00
Deduct terminated or decreased during the year; transferred to grand lodges, deaths, and suspensions.....	1,161	241,650.00
Total benefit certificates in force Dec. 31, 1915.....	1,593	152,600.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	382	77,850.00
Benefit certificates written during the year.....	92	4,600.00
Total.....	474	82,450.00
Deduct terminated or decreased during the year.....	82	24,500.00
Total benefit certificates in force Dec. 31, 1915.....	392	57,950.00
Received during the year from members in District of Columbia.....		1,522.00

EXHIBIT—Continued.

	Number.	Amount.
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	13	\$2,550.00
Claims (face value) incurred during the year.....	24	6,600.00
Total.....	37	9,150.00
Claims paid during the year.....	27	6,250.00
Balance.....	10	2,900.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	3	500.00
Claims (face value) incurred during the year.....	8	2,300.00
Total.....	11	2,800.00
Claims paid during the year.....	8	1,900.00
Balance.....	3	900.00

MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, Charles J. O'Neill; secretary, William Montgomery. Incorporated, 1869; commenced business, 1869. Home office, New Masonic Temple, Washington, D C.]

BALANCE SHEET.

	Reserve funds.	Disability funds.	Expense funds.	Total.
Balance from previous year.....	\$485,946.21	.....	\$5,965.54	\$491,911.75

INCOME.

Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expenses.....			\$92,813.07	.....
All other assessments or premiums.....	\$185,306.16	.....	21,693.86	.....
Total received from members.....	185,306.16	.....	114,506.93	.....
Deduct payments returned to applicants and members.....	77.67	.....	61.03	.....
Net amount received from members.....	185,228.49	.....	114,445.90	\$299,674.39
Interest on mortgage loans.....	17,331.46	.....	.....	17,331.46
Interest on collateral loans.....	225.00	.....	.....	225.00
Interest on bonds and dividends on stocks.....	1,750.00	.....	.....	1,750.00
Interest from all other sources.....	8,567.89	.....	.....	8,567.89
From all other sources, viz: Liens on changed policies.....	37,402.44	.....	.....	37,402.44
Borrowed money.....	10,000.00	.....	.....	.....
Total income.....	260,505.28	.....	114,445.90	374,951.18

DISBURSEMENTS.

Death claims.....	\$49,989.78	.....	.....	\$49,989.78
Policy loans charged off by lapse.....	14,812.27	.....	.....	14,812.27
Return of savings through reduction of premiums.....	9,783.96	.....	.....	9,783.96
Total benefits paid.....	74,586.91	.....	.....	74,586.01
Commissions and fees paid to deputies and organizers.....	.....	.....	\$43,974.20	43,974.20
Salaries of deputies and organizers.....	.....	.....	603.64	603.64
Salaries of officers and trustees, No. 3.....	.....	.....	5,050.00	5,050.00
Salaries and other compensation of committees.....	.....	.....	285.00	285.00
Salaries of office employees, No. 21.....	.....	.....	13,188.34	13,188.34
Salaries and fees paid to supreme medical examiners.....	.....	.....	1,572.92	1,572.92
Salaries and fees paid to subordinate medical examiners.....	.....	.....	7,785.01	7,785.01
Traveling and other expenses of officers, trustees, and committees and agents.....	.....	.....	2,802.29	2,802.29
For collection and remittance of assessments and dues.....	.....	.....	5,367.48	5,367.40
Insurance department fees.....	.....	.....	465.50	465.50

DISBURSEMENTS—Continued.

	Reserve funds.	Disability funds.	Expense funds.	Total.
Rent for association's occupancy of its own buildings.....			\$3,178.68	\$3,178.68
Advertising, printing, and stationery.....			5,315.18	5,315.18
Postage, express, telegraph, and telephone.....			3,366.08	3,366.08
Other legal expenses.....			400.00	400.00
Furniture and fixtures.....			831.24	831.24
Borrowed money.....	\$10,000.00			10,000.00
Interest on borrowed money.....			91.67	91.67
Organizers, balances charged off.....			5,706.11	5,706.11
All other disbursements.....			4,519.53	4,519.53
Total disbursements.....	84,586.01		104,502.87	189,088.88
Balance.....	661,865.48		15,908.57	677,774.05

LEDGER ASSETS.

Mortgage loans on real estate.....	\$361,955.77
Loans secured by pledge of bonds, stocks, or other collateral.....	5,000.00
Book value of bonds and stocks.....	36,102.50
Deposited in trust companies and banks on interest.....	12,467.15
Cash in association's office, \$4,757.62; deposited in banks (not on interest), \$22,298.18.....	27,055.81
Bills receivable, \$10,976.58; organizers' balances, \$14,704.71.....	25,681.29
Policy loans and liens secured by reserve.....	204,501.50
Premium notes.....	5,010.03
Total ledger assets.....	677,774.05

NONLEDGER ASSETS.

Interest and rents due and accrued.....	6,663.06
Net due and deferred premiums on policies (reserve charged in liabilities).....	115,919.46
Office furniture and fixtures.....	4,470.80
Gross assets.....	804,827.37

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	\$15,298.22
Bills receivable.....	10,976.58
Book value of bonds and stocks over market value.....	252.50
Other items, viz: Office furniture and fixtures.....	4,470.80
Liens and loans and net premiums in excess of mean reserves.....	283.00
Total admitted assets.....	31,281.10
	773,546.27

LIABILITIES.

Death claims resisted, No 1.....	750.00
Death claims reported but not yet adjusted, No. 6.....	11,750.00
Total death claims.....	12,500.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	1,567.00
Interest on policy loans paid in advance.....	1,315.15
Advance assessments.....	791.85
Reserve at 3½ per cent, American Experience Table of Mortality on all Policies—Straight Modified Preliminary Term Valuation.....	749,900.00
Total liabilities.....	766,074.00

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	6,480	\$8,599,575.00
Benefit certificates written during the year.....	2,790	4,339,345.00
Benefit certificates increased during the year.....		3,000.00
Total.....	9,270	12,941,920.00
Deduct terminated or decreased during the year.....	1,336	1,889,420.00
Total benefit certificates in force Dec. 31, 1915.....	7,934	11,052,500.00

EXHIBIT—Continued.

	Number.	Amount.
CERTIFICATES—Continued.		
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	1,363	\$1,661,075.00
Benefit certificates written during the year.....	474	615,200.00
Benefit certificates renewed during the year.....	6	6,500.00
Total.....	1,843	2,282,775.00
Deduct terminated or decreased during the year.....	434	503,120.00
Total benefit certificates in force Dec. 31, 1915.....	1,409	1,779,655.00
Received during the year from members in District of Columbia.....		52,818.18
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	3	4,000.00
Claims (face value) incurred during the year.....	47	60,145.00
Total.....	50	64,145.00
Claims paid during the year.....	43	51,645.00
Claims unpaid Dec. 31, 1915.....	7	12,500.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	2	3,000.00
Claims (face value) incurred the year.....	20	22,500.00
Total.....	22	25,500.00
Claims paid during the year.....	20	23,750.00
Claims unpaid Dec. 31, 1915.....	2	1,750.00

PATRICIANS OF THE DISTRICT OF COLUMBIA.

[President, William T. Cooper; secretary, David Swinton. Incorporated, 1897; commenced business, 1897. Home office, Saginaw, Mich.]

BALANCE SHEET.

Balance from previous year..... **\$12,785.93**

INCOME.

Membership fees actually received..... 6.00
 All other assessments or premiums..... 13,594.03
 Dues and per capita tax..... 1,476.15
 Promotion fees..... 1,395.30
 Total received from members..... **16,471.48**
 Interest from all other sources..... 251.12
 Sale of lodge supplies..... .75
 Total income..... **16,723.35**

DISBURSEMENTS.

Death claims..... 11,654.19
 Sick and accident claims..... 245.32
 Total benefits paid..... **11,899.51**
 Commissions and fees paid to deputies and organizers..... 73.35
 Salaries of officers and trustees, No. 5..... 995.00
 Salaries of office employees, No. 3-2..... 1,102.50
 Salaries and fees paid to supreme medical examiners..... 160.00
 Traveling and other expenses of officers, trustees, and committees..... 151.73
 Insurance department fees..... 127.53
 Rent..... 700.54
 Advertising, printing, and stationery..... 77.74
 Postage, express, telegraph and telephone..... 377.03
 Lodge supplies..... 179.75
 Total disbursements..... **15,844.68**
 Balance..... **13,664.60**

LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	\$11,134.83
Cash in association's office and deposited in banks (not on interest).....	2,529.77
Total ledger assets.....	<u>13,664.60</u>

NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge...	1,437.59
Due from membership:	
Promotion, \$247.25; per capita, \$2,930.....	\$3,177.25
Supplies and stock.....	580.70
Due for supplies.....	123.00
Furniture and fixtures.....	1,327.50
	<u>5,208.45</u>
Gross assets.....	<u>20,310.64</u>

DEDUCT ASSETS NOT ADMITTED.

Supplies and stock.....	580.70
Due for supplies.....	123.00
Furniture and fixtures.....	1,327.50
	<u>2,031.20</u>
Total admitted assets.....	<u>18,279.44</u>

LIABILITIES.

Death claims reported but not yet adjusted, No. 5.....	3,910.50
Present value of preferred death and disability claims payable in installments.....	4,481.20
Total liabilities.....	<u>8,391.70</u>

EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	5,934	\$1,797,100.00
Benefit certificates written during the year.....	7	5,500.00
Total.....	5,941	1,802,600.00
Deduct terminated or decreased during the year.....	84	66,875.00
Total benefit certificates in force Dec. 31, 1915.....	5,857	<u>1,735,725.00</u>
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	42	49,350.00
Total.....	42	49,350.00
Deduct terminated or decreased during the year.....	2	3,000.00
Total benefit certificates in force Dec. 31, 1915.....	40	<u>46,350.00</u>
Received during the year from members in District of Columbia.....		<u>457.90</u>
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	20	15,564.69
Claims paid during the year.....	15	11,654.19
Balance.....	5	3,910.50
Present value of deferred death and disability claims payable in installments.....		4,481.20
Claims unpaid Dec. 31, 1915.....	5	<u>8,391.70</u>
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1915.....	1	<u>46.00</u>
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred during the year.....	9	245.32
Claims paid during the year.....	9	<u>245.32</u>

COMPARATIVE TABLES.

MISCELLANEOUS INSURANCE COMPANIES,
DECEMBER 31, 1915.

TABLE O.—*Miscellaneous insurance companies (casualty*

Name and location.	Class of business written in the District of Columbia.	Capital.	Assets.
DISTRICT OF COLUMBIA COMPANIES.			
Commercial National.....	Life, accident, and health...	\$31,800.00	\$29,584.90
Home Plate Glass.....	Plate glass.....	10,000.00	40,066.35
COMPANIES CHARTERED OUTSIDE DISTRICT OF COLUMBIA.			
Ætna Accident & Liability, Hartford, Conn....	Accident, health, liability, plate glass, etc.	1,000,000.00	4,383,809.23
Ætna Life (accident department), Hartford, Conn.	Accident, health, and liability.	(1)	(1)
American Automobile, St. Louis, Mo.....	Collision, liability, theft, property damage, etc.	225,000.00	925,974.09
American Credit Indemnity, St. Louis, Mo...	Credit.....	350,000.00	1,191,375.93
American Fidelity, Montpelier, Vt.....	Accident, health, liability, burglary, etc.	305,500.00	851,803.56
American Indemnity, Galveston, Tex.....	do.....	500,000.00	919,685.02
Brotherhood Accident, Boston, Mass.....	Accident and health.....	100,000.00	262,807.31
Casualty Co. of America, New York, N. Y...	Accident, health, liability, plate glass, etc.	750,000.00	3,637,176.88
Columbian National Life (accident department), Boston, Mass.	Accident and health.....	(1)	(1)
Commercial Casualty, Newark, N. J.....	Accident, health, liability, property damage, etc.	375,000.00	1,625,313.22
Continental Casualty, Hammond, Ind.....	Accident and health.....	300,000.00	2,100,919.21
Equitable Accident, Boston, Mass.....	do.....	100,000.00	168,290.40
Fidelity & Casualty, New York, N. Y.....	Accident, health, liability, steam boiler, etc.	1,000,000.00	12,726,400.64
Fidelity & Deposit, Baltimore, Md.....	Accident, health, burglary, plate glass, etc.	3,000,000.00	11,233,239.93
Georgia Casualty, Macon, Ga.....	do.....	300,540.00	1,225,657.98
Globe Indemnity, New York, N. Y.....	Accident, health, liability, burglary, theft, etc.	750,000.00	4,649,525.38
Great Eastern Casualty, New York, N. Y....	Accident, health, burglary, and plate glass.	250,000.00	1,047,163.70
Hartford Accident & Indemnity, Hartford, Conn.	Accident, health, liability, burglary, theft, teams, property damage.	800,000.00	2,953,445.15
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.....	Steam boiler and flywheel...	2,000,000.00	6,234,416.32
Indiana & Ohio Live Stock, Crawfordsville, Ind.	Live stock.....	200,000.00	406,998.84
London & Lancashire Indemnity, New York, N. Y.	Accident, health, plate glass, liability, automobile, etc.	750,000.00	2,316,084.82
Lloyds Plate Glass, New York, N. Y.....	Plate glass.....	250,000.00	951,236.89
Loyal Protective, Boston, Mass.....	Accident and health.....	100,000.00	501,764.16
Maryland Casualty, Baltimore, Md.....	Accident, health, liability, elevator, etc.	1,000,000.00	7,390,336.58
Massachusetts Accident, Boston, Mass.....	Accident and health.....	150,000.00	305,024.73
Massachusetts Bonding & Insurance, Boston, Mass.	Accident, health, liability, plate glass, etc.	2,000,000.00	4,603,877.22
Metropolitan Casualty, New York, N. Y.....	Accident, health, and plate glass.	200,000.00	1,000,904.64
Metropolitan Life (accident department), New York, N. Y.	Accident and health.....	(1)	(1)
National Casualty, Detroit, Mich.....	do.....	200,000.00	356,666.83
National Surety, New York, N. Y.....	Burglary and theft.....	3,000,000.00	9,950,894.95
New Amsterdam Casualty, New York, N. Y.	Accident, health, burglary, liability, etc.	750,000.00	2,319,567.14
New England Equitable, Boston, Mass.....	Accident, health liability, plate glass, etc.	1,000,000.00	3,041,943.40
New Jersey Fidelity & Plate Glass, Newark, N. J.	Accident, health, plate glass, burglary, and theft.	400,000.00	1,023,495.26
New York Plate Glass, New York, N. Y.....	Plate glass.....	200,000.00	1,044,364.94
North American Accident, Chicago, Ill.....	Accident and health.....	200,000.00	832,532.42
Pacific Mutual Life (accident department), Los Angeles, Cal.	do.....	(1)	(1)
Peerless Casualty, Keene, N. H.....	do.....	100,000.00	139,302.07
Preferred Accident, New York, N. Y.....	do.....	700,000.00	3,592,520.22
Prudential Casualty, Indianapolis, Ind.....	Accident, health, liability, plate glass.	300,000.00	1,137,785.53

¹See life statement.

companies), accident, health, plate glass, etc.

Liabilities.	Surplus, including capital.	Income.	Disbursements.	Business in the District of Columbia.	
				Premiums received.	Losses paid.
\$1,300.15 4,123.54	\$28,284.75 35,942.81	\$87,427.06 8,967.39	\$88,147.77 6,438.78	\$86,677.06 6,931.29	\$34,882.89 1,500.91
2,163,755.27	2,220,053.96	2,870,114.36	2,114,660.31	16,121.64	6,831.04
(1)	(1)	(1)	(1)	36,408.39	10,431.63
575,758.48	350,215.61	880,862.98	651,935.35	11,962.01	2,435.02
640,488.57 418,473.74	550,887.36 433,329.82	703,927.00 349,795.88	832,389.32 677,203.89	595.70	
313,260.71 87,507.74 2,873,569.67	606,424.31 175,299.57 763,607.21	475,675.62 282,384.43 3,834,141.62	335,234.80 262,787.48 3,538,467.18	1,121.65 929.00 11,609.21	250.00 356.77 7,219.03
(1)	(1)	(1)	(1)	2,515.01	84.64
969,338.75	655,974.47	1,296,002.66	992,386.68	1,176.96	255.72
1,500,919.21 21,343.64 9,326,859.03	600,000.00 146,946.76 3,399,541.61	2,948,441.22 110,649.31 9,283,769.48	2,858,377.37 111,500.79 8,654,567.83	40,938.66 918.65 58,417.26	18,934.15 311.00 24,023.96
6,440,141.86	4,793,098.07	7,459,116.68	7,422,361.88	77,907.58	23,762.97
775,120.38 3,394,080.03	450,537.60 1,255,445.35	1,161,318.55 3,914,278.44	836,578.65 3,090,780.04	9,136.17 13,648.40	5,649.77 4,935.01
519,223.31	527,940.39	1,004,543.58	1,003,528.19	13,552.99	4,455.48
1,782,451.74	1,170,993.41	2,443,278.87	1,568,903.60	644.64	
2,663,662.90	3,570,753.42	2,020,840.85	2,543,191.18	2,565.97	
141,522.15	265,476.69	278,528.66	279,120.54	424.40	285.00
1,040,896.74	1,275,188.08	1,858,344.42	461,151.71		
375,043.35 236,722.19	576,193.54 265,041.97	608,990.53 636,246.94	595,163.74 603,778.44	656.78 319.00	182.05 113.57
5,468,786.44	1,921,550.14	6,950,131.96	6,526,368.99	26,370.51	13,076.18
100,024.73 2,465,251.28	205,000.00 2,138,625.94	394,495.66 4,891,948.47	374,217.15 5,069,269.99	4,947.91 31,131.55	3,802.96 10,322.43
433,807.79	567,096.85	707,431.65	697,591.52	1,911.70	594.21
(1)	(1)	(1)	(1)	(1)	(1)
50,621.00 3,661,384.04 1,369,489.43	306,045.83 6,289,510.91 950,077.71	764,463.51 4,609,831.17 2,048,659.87	761,752.13 3,376,807.39 1,666,156.14	220.72 342.08 6,705.44	44.16 115.00 5,433.59
1,813,828.27	1,228,115.13	2,473,867.92	2,338,331.08	2,363.86	271.67
360,443.88	663,051.38	527,959.52	452,826.01	4,371.60	1,036.80
392,475.93 399,815.35 (1)	651,889.01 432,717.07 (1)	628,152.25 1,439,471.91 (1)	568,542.79 1,349,544.75 (1)	4,051.33 12,328.90 (1)	1,151.95 2,878.88 (1)
15,246.91 1,892,520.22 625,904.79	124,055.16 1,700,000.00 511,880.74	131,159.32 2,215,463.22 849,193.76	128,292.32 1,945,942.70 852,785.78	1,624.89 11,760.42 5,375.02	1,372.87 2,760.19 1,886.76

TABLE O.—*Miscellaneous insurance companies (casualty*

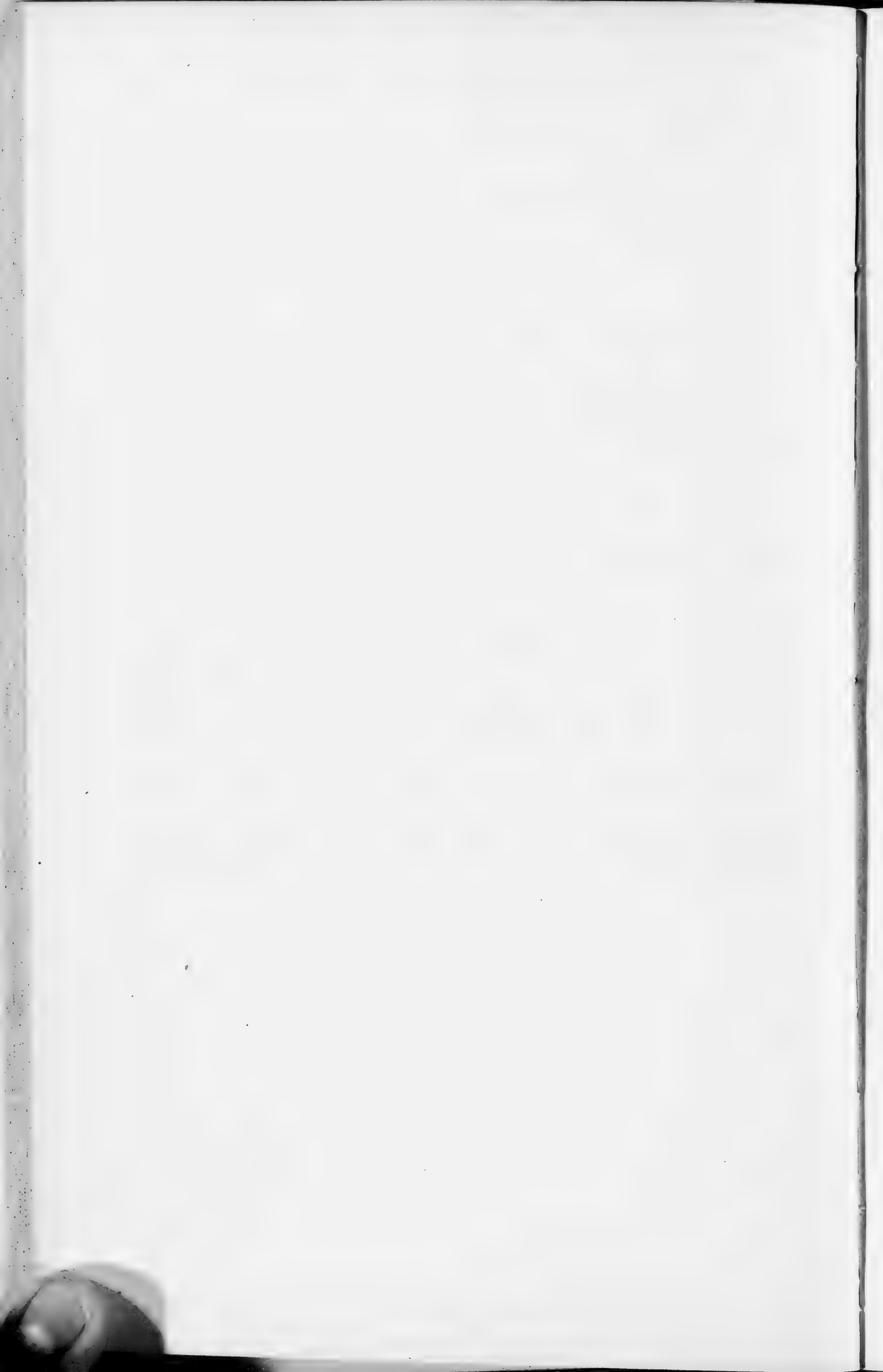
Name and location.	Class of business written in the District of Columbia.	Capital.	Assets.
COMPANIES CHARTERED OUTSIDE DISTRICT OF COLUMBIA—continued.			
Reliance Life (accident department), Pittsburgh, Pa.	Accident and health.....	(¹)	(¹)
Royal Indemnity, New York, N. Y.....	Accident, health, liability, plate glass, etc.	\$1,000,000.00	\$4,859,973.17
Southwestern Surety, Durant, Okla.....	Accident, health, liability, burglary, etc.	(²)	(²)
Standard Accident, Detroit, Mich.....	Accident, health, liability, etc.	1,000,000.00	5,421,992.21
Travelers Indemnity, Hartford, Conn.....	Accident, health, employers' liability, etc.	1,000,000.00	2,845,568.98
Travelers (accident department), Hartford, Conn.	do.....	5,000,000.00	21,833,092.34
Union Casualty, Philadelphia, Pa.....	Accident, health, liability, plate glass, etc.	(³)	(³)
United States Casualty, New York, N. Y....	Accident, health, liability, burglary, etc.	500,000.00	3,190,205.39
United States Fidelity & Guaranty, Baltimore, Md.	do.....	2,000,000.00	9,707,019.51
Total.....		34,147,840.00	144,979,807.44
UNITED STATES BRANCHES OF FOREIGN COMPANIES.			
Employers' Liability Assurance, London, England.	Accident, health, liability, steam boiler, etc.	250,000.00	9,152,148.66
Frankfort General, Frankfort on the Main, Germany.	Accident, health, liability, burglary, and theft.	250,000.00	1,401,209.85
General Accident, Fire & Life Association, Perth, Scotland.	Accident, health, liability, plate glass, etc.	250,000.00	2,908,617.51
Ocean Accident Guarantee Corporation, London, England.	Accident, health, liability, steam boiler, etc.	250,000.00	6,101,601.57
Zurich General Accident & Liability, Zurich, Switzerland.	Accident, health, workmen's compensation, auto property damage, etc.	260,000.00	2,464,487.75
Total.....		1,260,000.00	22,028,065.34
RECAPITULATION.			
Local and domestic.....		34,147,840.00	144,979,807.44
Foreign.....		1,260,000.00	22,028,065.34
Grand total.....		35,407,840.00	167,007,872.78

¹ See life statement.² Absorbed by the Southern Surety Co.

companies), accident, health, plate glass, etc.—Continued.

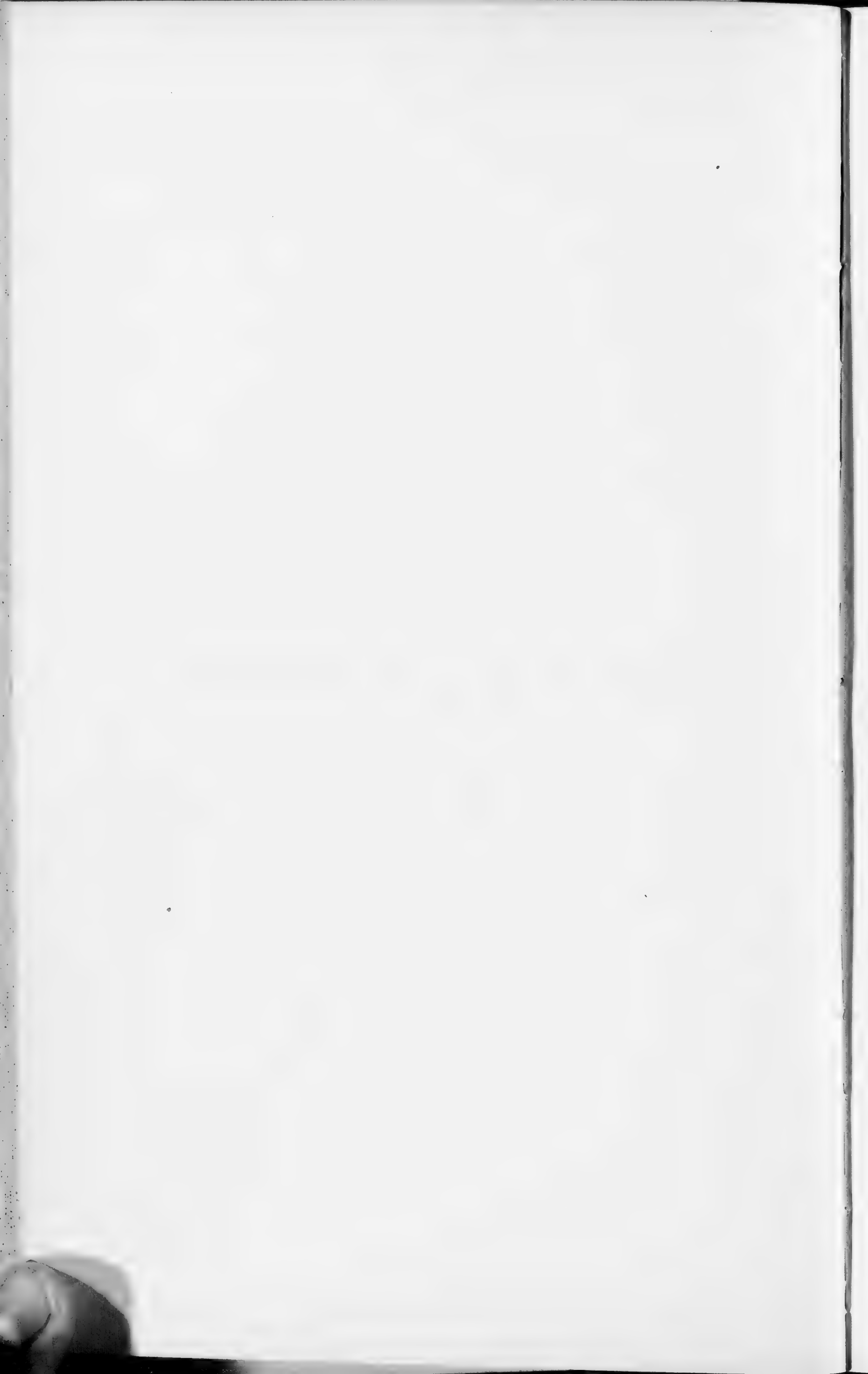
Liabilities.	Surplus, including capital.	Income.	Disbursements.	Business in the District of Columbia.	
				Premiums received.	Losses paid.
(1)	(1)	(1)	(1)	(1)	(1)
\$3,404,374.05	\$1,455,599.12	\$3,923,007.35	\$3,323,299.45	\$23,572.91	\$6,526.87
(2)	(2)	(2)	(2)	(2)	(2)
3,235,043.46	2,186,948.75	3,335,298.01	2,880,424.88	10,176.88	4,745.64
1,269,621.72	1,575,947.26	1,378,601.52	1,099,173.22	8,611.90	1,842.11
14,084,378.28	7,748,714.06	16,112,974.27	15,251,882.20	58,993.30	12,565.81
(3)	(3)	(3)	(3)	(3)	(3)
1,890,205.39	1,300,000.00	2,327,267.99	2,186,016.87	13,577.07	4,875.67
6,523,856.56	3,183,162.95	8,505,585.00	7,229,927.44	17,158.13	3,360.71
85,722,642.67	59,257,164.77	108,732,610.86	97,607,808.32	640,774.54	225,565.07
6,771,832.23	2,380,316.43	7,211,741.15	6,471,064.70	29,289.93	14,039.62
935,728.31	465,481.54	1,089,568.18	1,088,154.16	13,801.46	6,987.78
2,407,793.60	500,823.91	4,290,732.56	4,233,488.24	18,701.85	4,015.19
4,791,880.46	1,309,721.11	4,746,516.46	4,204,663.16	8,158.29	1,890.36
1,739,770.97	724,716.78	2,049,575.23	1,672,518.91	1,493.13	65.00
16,647,005.57	5,381,059.77	19,388,133.58	19,669,889.17	71,444.66	26,997.95
85,722,642.67	59,257,164.77	108,732,610.86	97,607,808.32	640,774.54	225,565.07
16,647,005.57	5,381,059.77	19,388,133.58	19,669,889.17	71,444.66	26,997.95
102,369,648.24	64,638,224.54	128,120,744.44	117,277,697.49	712,219.20	252,563.02

* License revoked.



ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF MISCELLANEOUS
INSURANCE COMPANIES, SHOWING THEIR CONDITION
ON DECEMBER 31, 1915.



COMMERCIAL NATIONAL INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at Ninth Street and Pennsylvania Avenue, Washington, D. C. Incorporated, 1908; commenced business, 1909. James F. Oyster, president; Julian H. Grubb, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$31,800.00	
Amount of ledger assets Dec. 31, of previous year.....		\$30,305.61

INCOME.

Gross premiums written and renewed during the year, accident and health.....	86,928.89	
Deduct return premiums on policies canceled.....	251.83	
Net premiums.....		86,677.06
Interest on bank deposits.....		750.00
Total income.....		87,427.06
Sum.....		117,732.67

DISBURSEMENTS.

Gross amount paid for losses:		
Accident.....	4,775.23	
Health.....	25,067.16	
Death.....	5,040.50	
		34,882.89
Investigation and adjustment of claims.....		601.00
Commissions or brokerage to agents (less amount received on return premiums and reinsurances).		27,634.03
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		5,628.00
Salaries, traveling and all other expenses of agents not paid by commissions.....		5,958.00
Medical examiners' fees and salaries.....		253.00
Rents.....		1,200.00
State taxes on premiums.....		1,126.32
Insurance department licenses and fees.....		120.75
Legal expenses.....		851.50
Advertising.....		2,415.84
Printing and stationery.....		1,476.46
Postage, telegraph, telephone, and express.....		1,340.46
Furniture and fixtures.....		150.11
Other disbursements, viz:		
Traveling expenses.....		479.52
Auditing books, \$65.50; miscellaneous, \$905.11.....		970.61
Janitor, \$318; light, 42.50.....		360.50
Borrowed money, \$1,500; interest on same, \$59.37.....		1,559.37
Agents' balances charged off.....		1,139.41
Total disbursements.....		88,147.77
Balance.....		29,584.90

LEDGER ASSETS.

Cash in office.....	242.37
Deposits in trust companies and banks not on interest.....	917.67
Deposits in trust companies and banks on interest.....	27,400.00
Gross premiums in course of collection, viz: Accident.....	1,004.86
Deposit, Potomac Electric Power Co.....	20.00
Ledger assets as per balance.....	29,584.90

NONLEDGER ASSETS.

Furniture and fixtures.....	2,475.37
Supplies, printed matter, and stationery.....	1,200.00
Gross assets.....	33,260.27

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$2,475.37
Supplies, printed matter, and stationery.....	1,200.00
	3,675.37
Total admitted assets.....	29,584.90

LIABILITIES.

State, county, and municipal taxes due or accrued.....		\$1,300.15
Total amount of all liabilities except capital.....		1,300.15
Capital actually paid up in cash.....	\$31,800.00	
Impairment.....	3,515.25	
Surplus as regards policy holders.....		28,284.75
Total liabilities.....		29,584.90

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1911.

Gross premiums less return premiums on risks written or renewed during the year (accident)...	86,677.06
Gross losses paid.....	34,882.89

HOME PLATE GLASS INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 918 F Street NW. (National Union Building), Washington, D. C. Reincorporated, February 11, 1902. Recommenced business, February 11, 1902. John B. Larner, president; Philip P. Larner, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$10,000.00
Amount of ledger assets Dec. 31 of previous year.....	\$37,131.28

INCOME.

Gross premiums written and renewed during the year (plate glass).....	7,037.67
Return premiums on policies canceled.....	106.38
Net premiums.....	6,931.29
Interest on mortgage loans, \$2,002.35; collateral loans, \$33.75.....	2,036.10
Total income.....	8,967.39
Sum.....	46,098.67

DISBURSEMENTS.

Net amount paid policyholders for losses (plate glass).....	1,500.91
Commissions or brokerage to agents (less amount received on return premiums and reinsurances) (plate glass).....	1,663.74
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	1,437.50
Rents.....	300.00
State taxes on premiums.....	89.41
Insurance department licenses and fees.....	10.00
All other licenses, fees, and taxes.....	21.43
Advertising.....	51.95
Printing and stationery.....	
Postage, telegraph, telephone, and express.....	28.50
Stockholders for interest or dividends.....	1,200.00
Miscellaneous.....	135.34
Total disbursements.....	6,438.78
Balance.....	39,659.89

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	35,950.00
Loans secured by pledge of bonds, stocks, or other collaterals.....	900.00
Cash in office.....	294.13
Deposits in trust companies and banks not on interest.....	2,088.88
Gross premiums in course of collection (plate glass):	
On policies or renewals issued on or after Oct. 1, 1915.....	\$417.18
On policies or renewals issued prior to Oct. 1, 1915.....	9.70
	426.88
Ledger assets as per balance.....	39,659.89

NONLEDGER ASSETS.

Interest due and accrued on:	
Mortgages.....	397.41
Collateral loans.....	18.75
	416.16
Gross assets.....	40,076.05

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection written prior to Oct. 1, 1915.....	9.70
Total admitted assets.....	40,066.35

LIABILITIES.

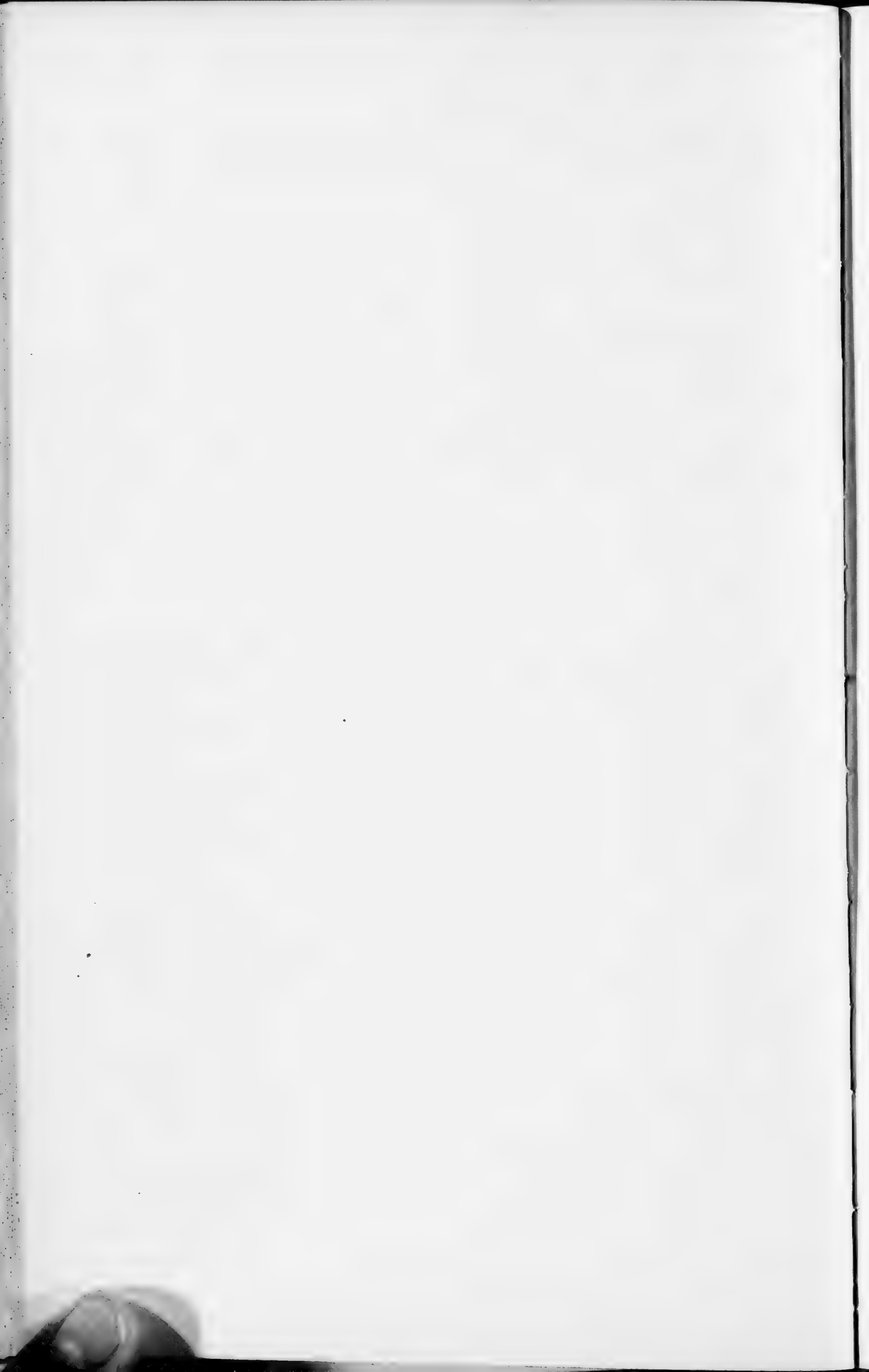
Losses and claims adjusted (plate glass).....		\$247. 50
Unearned premiums.....		3, 633. 58
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct. 1, 1915, viz: Plate glass.....		105. 96
Estimated amount hereafter payable for Federal, State, and other taxes on business of year..		136. 50
Total amount of all liabilities, except capital.....		4, 123. 54
Capital actually paid up in cash.....	\$10, 000. 00	
Surplus over all liabilities.....	25, 942. 81	
Surplus as regards policyholders.....		35, 942. 81
Total liabilities.....		40, 066. 35

EXHIBIT OF PREMIUMS.

In force Dec. 31, 1914 (plate glass).....	6, 272. 66
Written or renewed during the year.....	7, 037. 67
Total.....	13, 310. 33
Deduct expirations and cancellations.....	6, 014. 86
Net in force Dec. 31, 1915.....	7, 295. 47

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1915.

Gross premiums less return premiums on risks written or renewed during the year (plate glass).	6, 931. 29
Gross losses paid.....	1, 500. 91



COMPARATIVE TABLES.

DISTRICT OF COLUMBIA FIRE INSURANCE
COMPANIES, DECEMBER 31, 1915.

TABLE A.—Assets—Showing the nature of the assets on Dec. 31, 1915, of all fire insurance companies of the District of Columbia authorized to transact business in said District.

Name.	Date of incorporation.	Market value of real estate.	Loans on mortgages.	Loans on stocks and other collateral.	Market value of bonds and stocks.	Cash in office and banks.	Agents balances.	All other assets.	Assets not admitted.	Total admitted assets.
STOCK COMPANIES.										
Arlington Fire.....	1872	\$192,960.00	\$115,149.88	.....	\$74,160.00	\$7,297.65	\$17,505.40	\$16,317.34	\$10,125.99	\$413,264.28
Corcoran Fire.....	1873	68,966.61	203,602.05	.....	.....	7,214.37	1,815.42	4,648.31	951.98	285,294.78
Firemen's.....	1837	75,000.00	211,455.00	.....	34,055.00	9,438.74	13,983.15	3,954.41	541.22	347,345.08
First National.....	1912	455,203.43	103,400.00	.....	990,020.00	84,463.45	149,876.96	46,209.10	24,797.27	1,804,375.67
German-American Fire.....	1873	79,813.98	283,036.00	.....	.....	5,632.70	745.33	4,657.82	1,000.00	372,885.83
National Union.....	1865	170,734.00	113,500.00	\$3,500.00	.....	5,087.58	1,569.17	2,576.07	1,142.70	295,824.12
Potomac.....	1831	36,875.00	213,275.00	.....	95,410.00	17,543.64	29,501.55	3,980.58	.....	396,585.77
Total.....	.....	1,079,553.02	1,243,417.93	3,500.00	1,193,645.00	136,678.13	214,996.98	82,343.63	38,559.16	3,915,575.53
MUTUAL COMPANIES.										
Mutual Fire.....	1855	65,928.83	230,715.00	.....	5,350.00	15,718.01	.....	3,666.99	.....	321,378.83
Mutual Investment Fire.....	1896	.....	5,400.00	.....	.....	649.74	.....	70.20	.....	6,119.94
Mutual Protection Fire.....	1876	.....	28,675.00	.....	.....	2,540.08	.....	462.56	.....	31,677.64
Total.....	.....	65,928.83	264,790.00	.....	5,350.00	18,907.83	.....	4,199.75	.....	359,176.41

TABLE B.—Liabilities—Showing the nature of the liabilities on Dec. 31, 1915, of all fire insurance companies of the District of Columbia authorized to transact business in said District.

Name.	Losses unpaid.		Deduct re-insurance.	Net unpaid losses.	Unearned premiums, fire.	All other claims.	Total liabilities except capital.	Capital stock.	Net surplus over capital.	Surplus as regards policy-holders.
	Adjusted.	Un-adjusted.								
STOCK COMPANIES.										
Arlington Fire.....	\$16,825.04	\$9,816.76	\$3,171.57	\$23,470.23	\$18,896.67	\$90,927.23	\$133,294.13	\$200,000.00	\$79,970.15	\$279,970.15
Corcoran Fire.....	375.00	.....	.....	375.00	21,270.07	759.20	22,404.27	100,000.00	162,890.51	262,890.51
Firemen's.....	.....	2,000.00	.....	2,000.00	60,216.98	12,262.27	74,479.25	200,000.00	72,865.83	272,865.83
First National Fire.....	10,189.98	102,697.67	24,578.08	88,309.57	420,325.76	32,206.80	540,842.13	912,502.50	351,031.04	1,263,533.54

German-American Fire.....	139.96	.....	.....	139.96	23,356.72	936.03	24,432.71	100,000.00	248,453.12	348,453.12
National Union.....	.....	.....	141.10	406.85	30,414.06	3,770.46	34,591.37	100,000.00	161,232.75	261,232.75
Potomac.....	2,803.32	8,278.44	84.23	10,997.53	79,318.29	3,558.85	93,874.67	200,000.00	102,711.10	302,711.10
Total.....	30,333.30	123,340.82	27,974.98	125,699.14	653,798.57	144,420.84	923,918.53	1,812,502.50	1,179,154.50	2,991,657.00
MUTUAL COMPANIES.										
Mutual Fire.....	.....	299.92	.....	299.92	12,298.15	.....	12,598.07	.....	308,780.76	308,780.76
Mutual Investment Fire.....	.....	.....	.....	.....	265.88	2,548.22	2,814.10	.....	3,305.84	3,305.84
Mutual Protection Fire.....	.....	.....	.....	.....	1,507.86	480.46	1,988.32	.....	29,689.32	29,689.32
Total.....	.....	299.92	.....	299.92	14,071.89	3,028.68	17,400.49	.....	341,775.92	341,775.92

TABLE C.—Income of fire insurance companies of the District of Columbia during 1915.

Name.	Net fire premiums.	Interest on mortgage loans.	Interest on collateral loans.	Interest on bonds and dividends on stock.	Interest from all other sources.	Rent.	All other receipts.	Total income.
STOCK COMPANIES.								
Arlington Fire.....	\$71,075.40	\$6,657.40	.....	\$3,135.00	.....	\$2,685.69	\$5,500.00	\$89,053.49
Corcoran Fire.....	15,734.37	9,530.12	.....	.....	\$35.11	7,990.92	33.47	33,332.99
Firemen's.....	58,804.21	11,384.54	\$13.17	2,011.90	14.84	4,540.00	297.42	77,066.08
First National Fire.....	619,881.16	11,913.61	.....	49,688.37	2,846.91	122,396.21	118,164.76	924,891.02
German American Fire.....	17,949.48	14,408.88	.....	.....	86.45	5,942.59	1,500.00	39,887.40
National Union.....	26,873.55	6,061.98	175.00	.....	.....	11,247.05	.....	44,357.53
Potomac.....	120,291.85	11,014.33	.....	4,102.78	532.74	2,145.00	.....	138,086.70
Total.....	930,610.02	70,970.86	188.17	58,938.05	3,516.05	156,956.46	125,495.65	1,346,675.26
MUTUAL COMPANIES.								
Mutual Fire.....	28,086.81	11,690.91	.....	250.00	117.70	3,818.42	3,113.79	47,077.63
Mutual Investment Fire.....	555.07	318.70	.....	.....	3.80	.....	20.68	898.25
Mutual Protection Fire.....	2,688.28	1,461.26	.....	.....	26.32	.....	.....	4,178.86
Total.....	31,330.16	13,470.87	.....	250.00	147.82	3,818.42	3,134.47	52,151.74

TABLE D.—Expenditures of fire insurance companies of the District of Columbia during 1915.

Name.	Fire losses.	Dividends to stockholders.	Commis- sions.	Salaries of officers and clerks.	Rent.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insur- ance depart- ment fees.	All other expenses.	Total ex- penditures.
STOCK COMPANIES.									
Arlington Fire.....	\$50,599.13	\$6,000.00	\$24,601.80	\$4,920.93	\$600.00	\$2,556.33	\$1,519.70	\$17,709.68	\$108,507.57
Corcoran Fire.....	3,070.91	10,000.00	2,335.24	6,695.00	900.00	666.60	390.66	1,552.25	25,610.66
Firemen's.....	11,598.78	12,000.00	11,828.77	8,453.08	2,000.00	2,667.13	1,202.86	3,478.15	53,228.77
First National Fire.....	294,985.20	.....	147,656.33	39,837.48	4,517.00	48,368.46	22,059.71	182,286.19	739,710.37
German American Fire.....	3,410.01	18,000.00	1,430.60	6,515.00	1,000.00	1,162.74	526.79	2,958.97	35,004.11
National Union.....	4,659.72	7,000.00	6,333.45	5,050.04	2,000.00	7,405.98	438.48	2,338.28	35,225.95
Potomac.....	31,908.52	.....	35,305.14	11,900.81	1,251.00	751.95	2,838.83	9,705.86	93,661.21
Total.....	400,232.27	53,000.00	229,491.33	83,372.34	12,268.00	63,578.29	28,977.03	220,029.38	1,090,948.64
MUTUAL COMPANIES.									
Mutual Fire.....	9,921.30	.....	.....	9,373.60	1,800.00	1,846.97	15.40	23,803.04	46,760.31
Mutual Investment Fire.....	96.50	.....	.....	117.00	96.00	.....	14.74	107.13	431.37
Mutual Protection Fire.....	631.35	.....	8.95	1,749.96	360.00	.....	10.00	957.97	3,718.23
Total.....	10,649.15	.....	8.95	11,240.56	2,256.00	1,846.97	40.14	24,868.14	50,909.91

TABLE E.—Total risks in force, risks written, and premiums thereon, and the aggregate risks and premiums by District of Columbia joint-stock fire and marine and mutual fire insurance companies authorized to transact business in said District Dec. 31, 1915.

Name.	Fire risks in force Dec. 31, 1914.		Fire risks written during 1915.		Total fire risks.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
STOCK COMPANIES.						
Arlington Fire.....	\$16,903,788.00	\$132,253.71	\$14,571,585.00	\$135,197.05	\$31,475,373.00	\$267,450.76
Corcoran Fire.....	9,951,975.83	42,988.12	3,944,307.56	19,366.55	13,896,283.39	62,354.67
Firemen's.....	22,948,149.00	116,522.17	11,843,698.00	73,219.57	34,791,847.00	189,741.74
First National Fire.....	41,053,064.00	548,980.05	83,205,902.00	1,065,658.32	124,258,966.00	1,614,638.37
German-American Fire.....	9,339,179.00	42,714.85	4,641,180.00	20,602.73	13,980,359.00	63,317.58

National Union.....	15,510,368.00	63,617.30	7,354,058.00	37,133.77	22,864,426.00	100,751.07
Potomac.....	19,172,172.00	113,170.23	8,979,336.00	168,832.70	28,151,508.00	282,002.93
Total.....	134,878,695.83	1,060,246.43	134,540,066.56	1,520,010.69	269,418,762.39	2,580,257.12
MUTUAL COMPANIES.						
Mutual Fire.....	13,937,829.00	24,162.97	16,976,907.00	28,420.19	30,914,736.00	52,583.16
Mutual Investment Fire.....	219,555.00	534.37	230,505.00	555.07	450,060.00	1,089.44
Mutual Protection Fire.....	1,158,580.00	3,101.03	1,171,680.00	2,695.44	2,330,260.00	5,796.47
Total.....	15,315,964.00	27,798.37	18,379,092.00	31,670.70	33,695,056.00	59,469.07

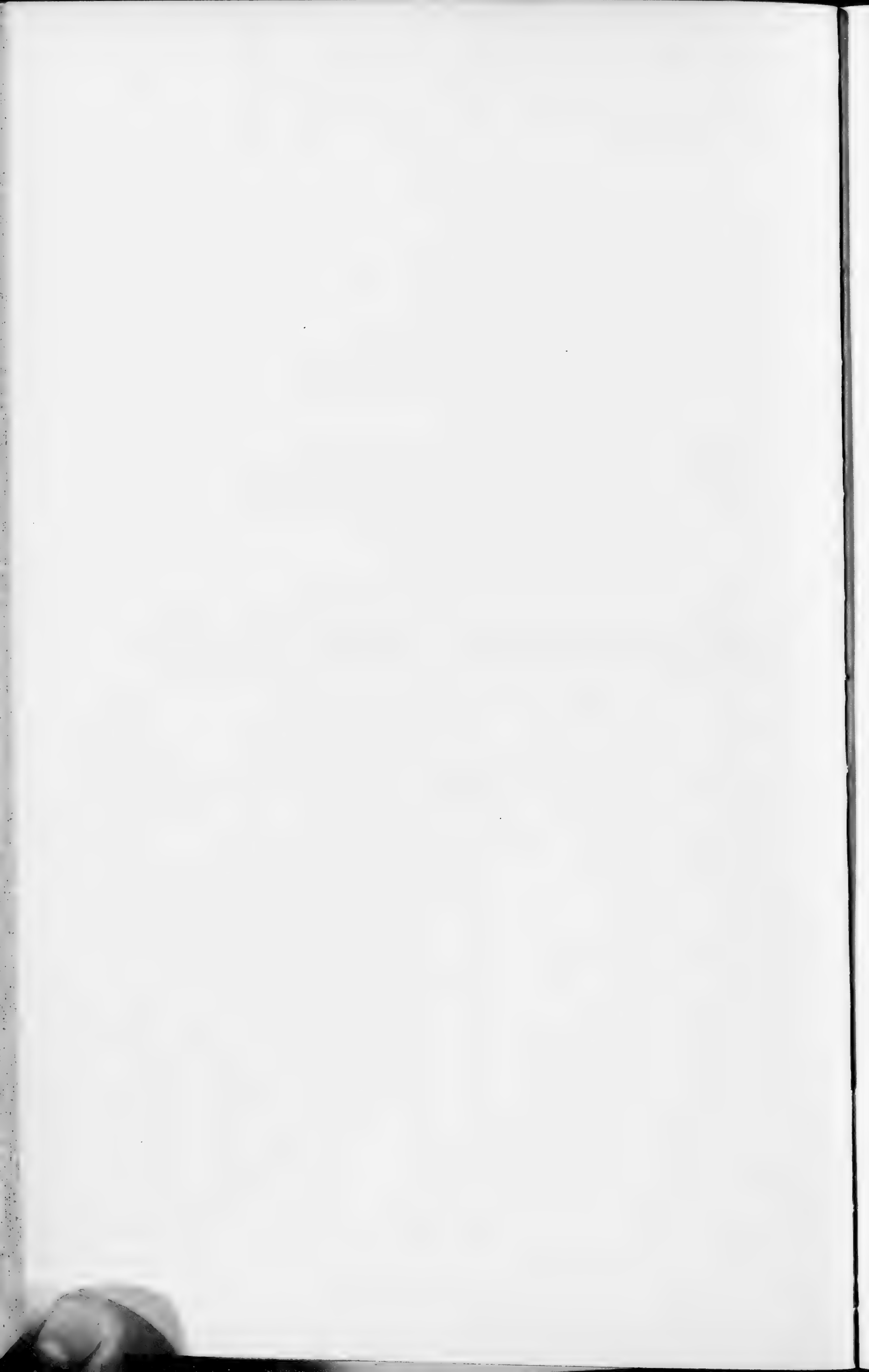
Name.	In force at end of year.		Deduct amount reinsured, fire.		Net amount in force, fire.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
STOCK COMPANIES.						
Arlington Fire.....	\$17,851,855.00	\$133,324.15	\$10,532,149.00	\$97,887.33	\$7,319,706.00	\$35,436.82
Corcoran Fire.....	10,282,495.68	46,996.62	960,527.98	7,243.57	9,321,967.70	39,753.05
Firemen's.....	23,805,810.00	129,691.77	2,394,098.00	17,538.97	21,411,712.00	112,152.80
First National Fire.....	76,092,402.00	942,555.30	15,759,520.00	190,693.92	60,332,882.00	751,861.38
German-American Fire.....	10,359,539.00	47,183.55	303,497.00	2,327.94	10,056,042.00	44,855.61
National Union.....	16,967,645.00	75,520.98	3,221,730.00	20,606.99	13,745,915.00	54,913.99
Potomac.....	24,490,967.00	173,462.90	2,946,371.00	23,150.17	21,544,596.00	150,312.73
Total.....	179,850,713.68	1,548,735.27	36,117,892.98	359,448.89	143,732,820.70	1,189,286.38
MUTUAL COMPANIES.						
Mutual Fire.....	14,003,597.00	24,584.27	.....	.....	14,003,597.00	24,584.27
Mutual Investment Fire.....	212,965.00	531.35	.....	.....	212,965.00	531.35
Mutual Protection Fire.....	1,140,780.00	3,047.21	.....	.....	1,140,780.00	3,047.21
Total.....	15,357,342.00	28,162.83	.....	.....	15,357,342.00	28,162.83

TABLE F.—Business transacted by fire insurance companies of the District of Columbia in said District during 1915.

Name.	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Expenses.	Taxes.
STOCK COMPANIES.						
Arlington Fire.....	\$2,706,586.00	\$13,992.51	\$3,740.09	\$3,958.59	\$7,910.16	\$209.89
Corcoran Fire.....	3,350,566.04	15,734.37	3,070.91	3,076.24	11,873.15	236.02
Firemen's.....	6,954,362.00	32,165.29	5,505.31	4,781.01	20,324.33	482.48
First National Fire.....	863,704.00	7,565.15	595.25	1,195.25	2,533.48	113.53
German-American Fire.....	4,136,538.00	17,950.00	3,410.00	3,499.00	10,924.48	259.54
National Union.....	4,986,038.00	24,151.75	4,659.72	3,684.39	13,334.51	362.28
Potomac.....	2,892,207.00	15,158.46	3,664.92	2,921.06	7,644.32	227.38
Total.....	25,890,001.04	126,717.53	24,646.20	23,115.54	74,544.37	1,891.12
MUTUAL COMPANIES.						
Mutual Fire.....	16,976,907.00	28,086.81	9,921.30	10,031.78	.....	.....
Mutual Investment Fire.....	212,965.00	555.07	96.50	96.50	.....	.....
Mutual Protection Fire.....	1,140,780.00	2,688.28	631.35	631.35	.....	.....
Total.....	18,330,652.00	31,330.16	10,649.15	10,759.63	.....	.....

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF DISTRICT OF COLUMBIA
FIRE INSURANCE COMPANIES, SHOWING THEIR FINANCIAL
CONDITION ON DECEMBER 31, 1915.



ARLINGTON FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 1505 Pennsylvania Avenue NW., Washington, D. C. Incorporated, 1872; commenced business, 1872. William King, president; W. D. Ellett, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$200,000.00	
Amount of ledger assets Dec. 31 of previous year.....		<u>\$337,469.80</u>

INCOME.

Gross premium (fire).....	\$135,197.05	
Deduct gross amount paid for:		
Reinsurance (fire).....	\$25,478.16	
Return premiums (fire).....	38,643.49	
	<u>64,121.65</u>	
Total premiums (other than perpetuals).....		71,075.40
Interest on mortgage loans.....	6,657.40	
Interest on bonds and dividends on stocks.....	3,135.00	
Rents, including company's occupancy of its own buildings.....	2,685.69	
	<u>12,478.09</u>	
Total interest and rents.....		12,478.09
Borrowed money.....		5,500.00
		<u>89,053.49</u>
Total income.....		89,053.49
Total.....		<u><u>426,523.29</u></u>

DISBURSEMENTS.

Gross amount paid for losses (fire).....	\$58,485.24	
Deduct amount received for reinsurance (fire).....	7,886.11	
	<u>50,599.13</u>	
Net amount paid for losses.....		50,599.13
Expenses of adjustment and settlement of losses.....		739.31
Commission or brokerage.....		24,601.80
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....		4,920.93
Rents, including company's occupancy of its own buildings.....		600.00
Advertising, printing, and stationery.....		320.93
Postage, telegrams, telephone, and express.....		253.10
Legal expenses.....		250.00
Furniture and fixtures.....		71.25
Underwriters' boards and tariff associations.....		453.41
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....		43.69
Repairs and expenses on real estate.....		925.18
Taxes on real estate.....		1,631.15
State taxes on premiums.....		598.58
Insurance department licenses and fees.....		451.00
Corporation tax.....	\$50.05	
War revenue stamp tax.....	420.07	
	<u>470.12</u>	
Miscellaneous expenses.....		540.28
Interest and dividends to stockholders.....		6,000.00
Borrowed money repaid.....		9,500.00
Interest on borrowed money.....		2,776.46
Loss on sale or maturity of ledger assets (real estate).....		2,761.25
		<u>108,507.57</u>
Total disbursements.....		108,507.57
Balance.....		<u><u>318,015.72</u></u>

LEDGER ASSETS.

Book value of real estate.....	103,727.79
Mortgage loans on real estate.....	115,149.83
Book value of bonds and stocks (Schedule D).....	74,235.00
Cash in office.....	1,549.55
Deposits in trust companies and banks not on interest.....	5,748.10
Agents' balances, representing business written subsequent to Oct. 1, 1915.....	7,379.41
Agents' balances, representing business written prior to Oct. 1, 1915.....	10,125.99
Deposit, Philadelphia underwriters.....	100.00
	<u>318,015.72</u>
Total ledger assets.....	318,015.72

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,678.59	
Interest due and accrued on bonds.....	1,038.75	
Total.....		\$2,717.34
Market value of real estate over book value.....		89,232.21
Commissions on reinsurance.....		13,500.00
Gross assets.....		423,465.27

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1915.....	10,125.99	
Book value of ledger assets over market value, viz, bonds.....	75.00	
Total.....		10,200.99
Total admitted assets.....		413,264.28

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	16,825.04	
Losses in process of adjustment, or in suspense.....	4,051.80	
Losses resisted.....	5,764.96	
Total claims for losses.....	26,641.80	
Deduct reinsurance.....	3,171.57	
Net amount of unpaid losses.....		23,470.23
Unearned premiums on fire risks.....		18,896.67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		805.80
State, county, and municipal taxes due or accrued.....		1,021.43
Commissions, brokerage, and other charges due or to become due to agents and brokers.....		100.00
Reinsurance premiums.....		35,000.00
Due and to become due for borrowed money.....		54,000.00
Total liabilities, except capital stock.....		133,294.13
Cash capital.....	200,000.00	
Surplus over all liabilities.....	79,970.15	
Surplus to policyholders.....		279,970.15
Total.....		413,264.28

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$16,903,788.00	\$132,253.71
Written during the year.....	14,571,585.00	135,197.05
Total.....	31,475,373.00	267,450.76
Expired and terminated.....	13,623,518.00	134,126.61
In force at end of the year.....	17,851,855.00	133,324.15
Deduct amount reinsured.....	10,532,149.00	97,887.33
Net amount in force.....	7,319,706.00	35,436.82

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1915..	\$943,136.00	\$4,040.01	One-half.....	\$2,020.01
2 years.....1914..	500.00	1.13	One-fourth.....	.23
1915..	4,500.00	22.06	Three-fourths...	16.54
3 years.....1913..	1,267,350.00	5,737.71	One-sixth.....	956.29
1914..	1,554,731.00	5,882.85	One-half.....	2,941.43
1915..	1,573,620.00	7,490.01	Five-sixths.....	6,241.68
4 years.....1912..	10,300.00	92.65	One-eighth.....	11.58
5 years.....1911..	346,495.00	1,988.74	One-tenth.....	198.87
1912..	301,295.00	1,744.16	Three-tenths....	523.25
1913..	440,845.00	2,442.94	One-half.....	1,221.47
1914..	505,712.00	3,126.38	Seven-tenths....	2,188.47
1915..	368,222.00	2,853.92	Nine-tenths....	2,568.53
6 years.....1913..	3,000.00	14.26	Pro rata.....	8.32
Total.....	7,319,706.00	35,436.82		18,896.67

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	Fire. \$3,709,867.00
Less \$472,805 risks canceled and \$530,476 reinsurance in companies authorized in District of Columbia.....	1,003,281.00
Net risks written.....	2,706,586.00
Gross premiums received.....	20,607.61
Less \$1,921.04 returned premiums and \$4,694.06 premiums for reinsurance in companies authorized in District of Columbia.....	6,615.10
Net premiums received.....	13,992.51
Losses paid (deducting salvage).....	4,043.55
Less losses on risks reinsured in companies authorized in District of Columbia.....	303.46
Net losses paid.....	3,740.09
Losses incurred.....	4,566.55
Less losses on risks reinsured in companies authorized in District of Columbia.....	607.96
Net losses incurred.....	3,958.59

CORCORAN FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 604 Eleventh Street NW. Incorporated, 1873; commenced business, 1873. William E. Edmonston, president; Louis R. Peak, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$100,000.00
Amount of ledger assets, Dec. 31, of previous year.....	\$273,876.12

INCOME.

Gross premiums (fire).....	19,366.55
Deduct gross amount paid for—	
Reinsurance (fire).....	\$2,864.90
Return premiums (fire).....	767.28
	3,632.18
Total premiums (other than perpetuals).....	15,734.37
Interest on mortgage loans.....	9,530.12
Interest from other sources.....	35.11
Rents, including company's occupancy of its own buildings.....	7,999.92
Total interest and rents.....	17,565.15
Agents' balances previously charged off.....	33.47
Total income.....	33,332.99
Total.....	307,209.11

DISBURSEMENTS.

Gross amount paid for losses.....	4,213.95
Deduct amount received for reinsurance (fire).....	1,143.04
Net amount paid for losses.....	3,070.91
Commissions or brokerage.....	2,335.24
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	6,695.00
Rents, including company's occupancy of its own buildings.....	900.00
Advertising, printing, and stationery.....	416.78
Postage, telegrams, telephone, and express.....	336.68
Maps, including corrections.....	75.00
Underwriters' boards and tariff associations.....	412.58
Repairs and expenses on real estate.....	33.60
Taxes on real estate.....	630.00
Insurance department licenses and fees.....	256.29
All other licenses, fees, and taxes.....	134.37
Other disbursements, viz.:	
Policy files.....	49.60
Sundries.....	261.61
Interest and dividends to stockholders.....	10,000.00
Total disbursements.....	25,610.66
Balance.....	281,598.45

LEDGER ASSETS.

Book value of real estate.....	68,966.61
Mortgage loans on real estate.....	203,602.05
Cash in office.....	1,175.88
Deposits in trust companies and banks on interest.....	6,038.49
Agents' balances, representing business written subsequent to Oct. 1, 1915.....	863.44
Agents' balances, representing business written prior to Oct. 1, 1915.....	951.98
Total ledger assets.....	281,598.45

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,648.31
Gross assets.....	286,246.76

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1915.....	951.98
Total admitted assets.....	285,294.78

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	375.00
Unearned premiums on fire risks.....	21,270.07
State, county, and municipal taxes due or accrued.....	406.02
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	353.18
Total liabilities, except capital stock.....	22,404.27
Cash capital.....	\$100,000.00
Surplus over all liabilities.....	162,890.51
Surplus to policyholders.....	262,890.51
Total.....	285,294.78

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$9,951,975.83	\$42,988.12
Written during the year.....	3,944,307.56	19,366.55
Total.....	13,896,283.39	62,354.67
Expired and terminated.....	3,613,787.71	15,358.05
In force at end of the year.....	10,282,495.68	46,996.62
Deduct amount reinsured.....	960,527.98	7,243.57
Net amount in force.....	9,321,967.70	39,753.05

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1915..	\$704,340.17	\$2,883.09	One-half.....	\$1,441.54
.....1916..	6,250.00	28.13	All.....	28.13
3 years.....1913..	1,973,368.35	7,109.08	One-sixth.....	1,184.84
.....1914..	2,058,345.06	7,323.46	One-half.....	3,661.73
.....1915..	2,458,474.19	11,219.54	Five-sixths.....	9,349.60
.....1916..	9,500.00	31.50	All.....	31.50
5 years.....1911..	354,266.68	1,787.86	One-tenth.....	178.79
.....1912..	473,670.84	2,353.26	Three-tenths.....	705.98
.....1913..	500,877.37	2,654.91	One-half.....	1,327.46
.....1914..	507,233.36	2,572.81	Seven-tenths.....	1,800.97
.....1915..	265,841.68	1,695.81	Nine-tenths.....	1,526.23
Over 5 years.....	9,800.00	93.60	Pro rata.....	33.30
Total.....	9,321,967.70	39,753.05	.....	21,270.07

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	Fire. \$3,944,307.56
Less \$205,321.66 risks canceled and \$388,419.86 reinsurance in companies authorized in District of Columbia.....	593,741.52
Net risks written.....	3,350,566.04
Gross premiums received.....	19,366.55
Less \$767.28 returned premiums and \$2,864.90 premiums for reinsurance in companies authorized in District of Columbia.....	3,632.18
Net premiums received.....	15,734.37
Losses paid (deducting salvage).....	4,213.95
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,143.04
Net losses paid.....	3,070.91
Net losses incurred.....	3,076.24

FIREMEN'S INSURANCE CO., OF WASHINGTON AND GEORGETOWN.

[Located at No. 301 Seventh Street NW., Washington, D. C. Incorporated, 1837; commenced business, 1837. Allan E. Walker, president; W. M. Hoffman, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$200,000.00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$320,734.24</u>

INCOME.

Gross premiums (fire).....	\$73,219.57
Deduct gross amount paid for—	
Reinsurance (fire).....	\$6,415.82
Return premiums (fire).....	<u>7,999.54</u>
	14,415.36
Total premiums (other than perpetuals).....	58,804.21
Interest on mortgage loans.....	\$11,384.54
Interest on collateral loans.....	13.17
Interest on bonds and dividends on stocks.....	2,011.90
Interest from other sources.....	14.84
Rents, including company's occupancy of its own buildings.....	<u>4,540.00</u>
Total interest and rents.....	17,964.45
Agents' balances previously charged off.....	19.92
Profit on sale or maturity of ledger assets (bonds).....	<u>277.50</u>
Total income.....	77,066.08
Total.....	<u><u>397,800.32</u></u>

DISBURSEMENTS.

Gross amount paid for losses (fire).....	12,802.46
Deduct amount received for reinsurance (fire).....	<u>1,203.63</u>
Net amount paid for losses.....	11,598.78
Expenses of adjustment and settlement of losses.....	247.57
Commissions or brokerage.....	11,828.77
Allowances to local agencies for miscellaneous agency expenses.....	50.00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	8,453.08
Rents, including company's occupancy of its own buildings.....	2,000.00
Advertising, printing, and stationery.....	249.12
Postage, telegrams, telephone, and express.....	220.48
Legal expenses.....	46.00
Furniture and fixtures.....	302.32
Maps, including corrections.....	5.00
Underwriters' boards and tariff associations.....	1,280.52
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	408.16
Repairs and expenses on real estate.....	1,986.13
Taxes on real estate.....	681.00
State taxes on premiums.....	539.00
Insurance department licenses and fees.....	104.00
All other licenses, fees, and taxes.....	559.86
Other disbursements, viz:	
Lighting company's office.....	70.26
Miscellaneous.....	321.35
Dividends to stockholders.....	12,000.00
Interest paid on borrowed money.....	171.12
Loss on sale or maturity of ledger assets (stocks).....	<u>106.25</u>
Total disbursements.....	53,228.77
Balance.....	<u><u>344,571.55</u></u>

LEDGER ASSETS.

Book value of real estate.....	75,000.00
Mortgage loans on real estate.....	211,455.00
Book value of bonds and stocks.....	34,660.00
Cash in office.....	1,842.48
Deposits in trust companies and banks not on interest.....	7,596.26
Agents' balances, representing business written subsequent to Oct. 1, 1915.....	13,441.93
Agents' balances, representing business written prior to Oct. 1, 1915.....	541.22
Taxes bought.....	<u>34.66</u>
Total ledger assets.....	344,571.55

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,079.38
Interest due and accrued on bonds.....	734.17
Interest due and accrued on deposit Philadelphia board.....	6.20
Rents due and accrued on company's property.....	<u>100.00</u>
Total.....	3,919.75
Gross assets.....	<u><u>348,491.30</u></u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1915.....	\$541.22
Book value of ledger assets over market value, viz, bonds.....	605.00
Total.....	\$1,146.22
Total admitted assets.....	347,345.08

LIABILITIES.

Losses in process of adjustment or in suspense.....	2,000.00
Unearned premiums on fire risks.....	60,216.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	87.51
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	3,995.78
Return premiums, \$1,602.88; reinsurance premiums, \$250.02.....	1,852.90
Due and to become due for borrowed money.....	5,000.00
Estimated amount hereafter payable for Federal, State, and other taxes.....	1,326.08
Total liabilities, except capital stock.....	74,479.25
Cash capital.....	\$200,000.00
Surplus over all liabilities.....	72,865.83
Surplus to policy holders.....	272,865.83
Total liabilities.....	347,345.08

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$22,948,149.00	\$116,522.17
Written during the year.....	11,843,698.00	73,219.57
Total.....	34,791,847.00	189,741.74
Expired and terminated.....	10,986,037.00	60,049.97
In force at end of the year.....	23,805,810.00	129,691.77
Deduct amount reinsured.....	2,394,098.00	17,538.97
Net amount in force.....	21,411,712.00	112,152.80

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1915..	\$3,889,492.00	\$27,725.31	One-half.....	\$13,862.66
2 years.....1914..	46,125.00	340.36	One-fourth.....	85.09
.....1915..	4,900.00	52.27	Three-fourths.....	39.20
3 years.....1913..	3,779,754.00	15,379.60	One-sixth.....	2,563.27
.....1914..	3,977,274.00	17,157.72	One-half.....	8,578.86
.....1915..	4,576,376.00	23,689.20	Five-sixths.....	19,741.00
4 years.....1912..	26,950.00	146.41	One-eighth.....	18.30
.....1913..	11,750.00	73.97	Three-eighths.....	27.74
.....1914..	13,300.00	82.96	Five-eighths.....	51.85
5 years.....1911..	786,457.00	3,659.67	One-tenth.....	365.97
.....1912..	902,942.00	4,553.92	Three-tenths.....	1,366.18
.....1913..	1,221,389.00	6,401.14	One-half.....	3,200.57
.....1914..	1,213,528.00	6,424.78	Seven-tenths.....	4,497.35
.....1915..	961,475.00	6,465.49	Nine-tenths.....	5,818.94
Total.....	21,411,712.00	112,152.80	.....	60,216.98

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	Fire. \$8,495,068.00
Less \$730,100 risks canceled and \$810,606 reinsurance in companies authorized in District of Columbia.....	1,540,706.00
Net risks written.....	6,954,362.00
Gross premiums received.....	39,949.17
Less \$2,660.86 returned premiums and \$5,123.02 premiums for reinsurance in companies authorized in District of Columbia.....	7,783.88
Net premiums received.....	32,165.29

Losses paid (deducting salvage).....	\$6,295.57
Less losses on risks reinsured in companies authorized in District of Columbia.....	790.26
Net losses paid.....	5,505.31
Losses incurred.....	5,571.27
Less losses on risks reinsured in companies authorized in District of Columbia.....	790.26
Net losses incurred.....	4,781.01

FIRST NATIONAL FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Located at No. 800, Southern Building, Washington, D. C. Incorporated 1912; commenced business 1912.
Robert J. Wynne, president; John E. Smith, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$904,695.00
Amount of ledger assets Dec. 31 of previous year.....	1,597,648.43
Increase of paid-up capital during year.....	27,420.00
Extended at.....	1,625,068.43

INCOME.

Gross premiums (fire).....	\$1,033,321.66
Deduct gross amount paid for—	
Reinsurance (fire).....	\$170,462.85
Return premiums (fire).....	242,977.65
	413,440.50
Total premiums (other than perpetuals).....	619,881.16
Interest on mortgage loans.....	11,913.61
Interest on bonds and dividends on stocks.....	49,688.37
Interest from other sources.....	2,846.91
Rents, including company's occupancy of its own buildings.....	122,396.21
Total interest and rents.....	186,845.10
Contributed surplus.....	16,533.67
Payments on installment subscriptions to stock.....	14,748.67
Agents' balances previously charged off.....	164.25
Profit on sale or maturity of ledger assets (bonds).....	6,422.07
Increase in book value of ledger assets (real estate).....	80,296.10
Total income.....	924,891.02
Total.....	2,549,959.45

DISBURSEMENTS.

Gross amount paid for losses (fire).....	393,590.60
Deduct amount received for—	
Salvage (fire).....	760.16
Reinsurance (fire).....	97,602.35
Discount (fire).....	242.98
	98,605.49
Net amount paid for losses.....	294,985.20
Expenses of adjustment and settlement of losses.....	9,328.75
Commissions or brokerage.....	147,656.33
Allowances to local agencies for miscellaneous agency expenses.....	680.47
Salaries and expenses of special and general agents.....	24,797.82
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	39,837.48
Rents, including company's occupancy of its own buildings.....	4,517.00
Advertising, printing and stationery.....	12,300.68
Postage, telegrams, telephone, and express.....	5,433.92
Legal expenses.....	1,818.14
Furniture and fixtures.....	734.94
Maps, including corrections.....	3,740.40
Underwriters' boards and tariff associations.....	3,094.60
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	2,071.82
Inspections and surveys.....	1,894.84
Repairs and expenses on real estate, \$31,018.56; interest on mortgages, \$73,298.18; on real estate owned.....	104,316.74
Taxes on real estate.....	17,349.90
State taxes on premiums.....	9,338.96
Insurance department licenses and fees.....	5,900.72
City and county taxes, licenses, and fees, \$2,400.22; internal-revenue stamp tax, \$4,016.81; State corporation taxes, \$403.....	6,820.03
Collection expenses, \$261.29; miscellaneous home office, \$4,089.73; notary and recording, \$230.31; traveling, \$4,909.65; legal expenses, investments, \$1,203.68; capital stock matters, \$300; insurance publication, \$187.49.....	11,182.15
Transferred from part-paid capital to full paid.....	27,420.00
Transferred from part-paid capital to surplus.....	1,781.87
Agents' balances charged off.....	2,176.36
Loss on sale or maturity of ledger assets (bonds).....	531.25
Total disbursements.....	739,710.37
Balance.....	1,810,249.08

LEDGER ASSETS.

Book value of real estate.....	\$455,203.43
Mortgage loans on real estate.....	103,400.00
Book value of bonds and stocks.....	998,174.03
Cash in office.....	200.00
Deposits in trust companies and banks on interest.....	84,263.45
Agents' balances, representing business written subsequent to Oct. 1, 1915.....	145,252.16
Agents' balances, representing business written prior to Oct. 1, 1915.....	4,624.80
Bills receivable taken for fire risks.....	12,351.48
Carusi and Dudley, trustees under mortgage loan.....	435.65
Deposits in underwriters' boards.....	100.00
Due from manager, Southern Building.....	6,244.08
Total ledger assets.....	1,810,249.08

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,121.98
Interest due and accrued on bonds.....	11,793.85
Interest due and accrued on other assets (on bank deposits).....	349.65
Rents due and accrued on company's property.....	11,981.83
Total.....	26,247.31
Other nonledger assets, viz, reinsurance recoverable on paid losses.....	830.58
Gross assets.....	1,837,326.97

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1915.....	4,624.80
Bills receivable, past due, taken for marine, inland, and fire risks.....	12,351.48
Book value of ledger assets over market value, viz, bonds.....	8,154.03
Special deposits to secure liabilities in Virginia.....	7,168.99
Rents past due—doubtful.....	652.00
Total.....	32,951.30
Total admitted assets.....	1,804,375.67

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	10,189.98
Losses in process of adjustment, or in suspense.....	92,744.44
Adjustment expenses paid in 1916 on 1915 losses.....	2,378.23
Losses resisted.....	7,575.00
Total claims for losses.....	112,887.65
Deduct reinsurance.....	24,578.08
Net amount of unpaid losses.....	88,309.57
Unearned premiums at 50 per cent on fire risks running 1 year or less.....	204,084.87
Unearned premiums pro rata on fire risks running more than 1 year.....	216,240.89
Total unearned premiums as computed above.....	420,325.76
Interest due or accrued, remaining unpaid on mortgages on real estate owned.....	6,875.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,084.43
State, county, and municipal taxes due or accrued.....	9,652.44
Unpaid expenses on real estate.....	3,135.00
Accrued taxes on real estate.....	8,702.76
Rents paid in advance.....	757.17
Total liabilities, except capital stock.....	540,842.13
Cash capital, full paid, \$904,695; part paid, \$7,807.50.....	912,502.50
Surplus over all liabilities.....	351,031.04
Surplus to policyholders.....	1,263,533.54
Total.....	1,804,375.67

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$41,053,064.00	\$548,980.05
Written during the year.....	83,205,902.00	1,065,658.32
Total.....	124,258,966.00	1,614,638.37
Expired and terminated.....	48,166,564.00	672,083.07
In force at end of the year.....	76,092,402.00	942,555.30
Deduct amount reinsured.....	15,759,520.00	190,693.92
Net amount in force.....	60,332,882.00	751,861.38

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1915..	\$31,132,212.00	\$408,169.74	One-half.....	\$204,084.87
2 years.....1914..	78,952.00	1,204.42	One-fourth.....	301.10
.....1915..	280,013.00	2,923.30	Three-fourths...	2,192.48
3 years.....1913..	4,543,519.00	57,197.90	One-sixth.....	9,532.98
.....1914..	6,478,197.00	76,053.26	One-half.....	38,026.63
.....1915..	14,740,032.00	156,315.12	Five-sixths.....	130,262.60
4 years.....1912..	4,000.00	50.61	One-eighth.....	6.33
.....1913..	30,782.00	563.72	Three-eighths...	211.40
.....1914..	23,668.00	351.04	Five-eighths...	219.40
.....1915..	42,961.00	874.36	Seven-eighths...	765.07
5 years.....1911..	52,000.00	628.79	One-tenth.....	62.88
.....1912..	189,670.00	4,842.74	Three-tenths....	1,452.82
.....1913..	348,945.00	8,360.13	One-half.....	4,180.07
.....1914..	539,903.00	9,332.51	Seven-tenths....	6,532.76
.....1915..	1,848,028.00	24,993.74	Nine-tenths.....	22,494.37
Total.....	60,332,882.00	751,861.38	.....	420,325.76

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$1,177,724.00	\$2,500.00
Less \$233,445 risks canceled and \$80,575 reinsurance in companies authorized in District of Columbia.....	314,020.00	.....
Net risks written.....	863,704.00	.....
Gross premiums received.....	10,605.09	3.75
Less \$2,655.65 returned premiums and \$384.31 premiums for reinsurance in companies authorized in District of Columbia.....	3,039.94	.....
Net premiums received.....	7,565.15	.....
Losses paid (deducting salvage).....	595.25	.....
Net losses incurred.....	1,195.25	.....

THE GERMAN-AMERICAN FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Located at No. 511 Seventh Street NW., Washington, D. C. Incorporated, 1873; commenced business, 1873. E. G. Schafer, president; H. H. Bergmann, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$100,000.00
Amount of ledger assets, Dec. 31 of precious year.....	\$352,544.72

INCOME.

Gross premiums (fire).....	20,602.73
Deduct gross amount paid for—	
Reinsurance (fire).....	\$1,130.76
Return premiums (fire).....	1,522.49
	2,653.25
Total premiums (other than perpetuials).....	17,949.48
Interest on mortgage loans.....	\$14,408.88
Interest from other sources.....	86.45
Rents, including company's occupancy of its own buildings.....	5,942.59
Total interest and rents.....	20,437.92
Borrowed money.....	1,500.00
Total income.....	39,887.40
Total.....	392,432.12

DISBURSEMENTS.

Gross amount paid for losses (fire).....	\$3,425.01
Deduct amount received for reinsurance (fire).....	15.00
Net amount paid for losses.....	\$3,410.01
Expenses of adjustment and settlement of losses.....	24.70
Commissions or brokerage.....	1,430.60
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	6,515.00
Rents, including company's occupancy of its own buildings.....	1,000.00
Advertising, printing, and stationery.....	307.29
Postage, telegrams, telephone, and express.....	131.95
Furniture and fixtures.....	10.78
Underwriters' boards and tariff associations.....	534.57
Repairs and expenses on real estate.....	221.79
Taxes on real estate.....	940.95
State taxes on premiums.....	249.74
Insurance department licenses and fees.....	60.00
Federal corporation tax.....	\$217.05
Electric light, examining committees, bonding companies, internal-revenue stamps, etc.	442.80
	659.85
Interest and dividends to stockholders.....	18,000.00
Borrowed money and interest repaid.....	1,506.88
Total disbursements.....	35,004.11
Balance.....	357,428.01

LEDGER ASSETS.

Book value of real estate.....	68,013.98
Mortgage loans on real estate.....	283,036.00
Cash in office.....	532.19
Deposits in trust companies and banks on interest.....	5,100.51
Agents' balances, representing business written subsequent to Oct. 1, 1915.....	745.33
Total ledger assets.....	357,428.01

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	3,657.82
Market value of real estate over book value.....	11,800.00
Office furniture and fixtures.....	1,000.00
Gross assets.....	373,885.83

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes.....	1,000.00
Total admitted assets.....	372,885.83

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	139.96
Unearned premiums on fire risks.....	23,356.72
State, county, and municipal taxes due or accrued.....	936.03
Total liabilities, except capital stock.....	24,432.71
Cash capital.....	\$100,000.00
Surplus over all liabilities.....	248,453.12
Surplus to policyholders.....	348,453.12
Total.....	372,885.83

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$9,339,179.00	\$42,714.85
Written during the year.....	4,641,180.00	20,602.73
Total.....	13,980,359.00	63,317.58
Expired and terminated.....	3,620,820.00	16,134.03
In force at end of the year.....	10,359,539.00	47,183.55
Deduct amount reinsured.....	303,497.00	2,327.94
Net amount in force.....	10,056,042.00	44,855.61

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1915..	\$1,120,557.00	\$3,925.88	One-half.....	\$1,962.94
.....1915..	4,450.00	28.99	Three-fourths...	21.75
3 years.....1913..	2,211,649.00	9,136.86	One-sixth.....	1,522.81
.....1914..	2,558,826.00	10,723.92	One-half.....	5,361.96
.....1915..	2,819,140.00	12,320.05	Five-sixths.....	10,266.70
5 years.....1911..	237,880.00	1,532.12	One-tenth.....	153.21
.....1912..	248,629.00	1,635.46	Three-tenths....	490.65
.....1913..	270,091.00	1,598.35	One-half.....	799.17
.....1914..	288,270.00	1,905.27	Seven-tenths....	1,333.69
.....1915..	296,550.00	2,048.71	Nine-tenths.....	1,443.84
Total.....	10,056,042.00	44,855.61	.....	23,356.72

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	Fire. \$4,641,180.00
Less \$351,250 risks canceled and \$153,392 reinsurance in companies authorized in District of Columbia.....	504,642.00
Net risks written.....	4,136,538.00
Gross premiums received.....	20,603.00
Less \$1,522 returned premiums and \$1,131 premiums for reinsurance in companies authorized in District of Columbia.....	2,653.00
Net premiums received.....	17,950.00
Losses paid (deducting salvage).....	3,425.00
Less losses on risks reinsured in companies authorized in District of Columbia.....	15.00
Net losses paid.....	3,410.00
Losses incurred.....	3,514.00
Less losses on risks reinsured in companies authorized in District of Columbia.....	15.00
Net losses incurred.....	3,499.00

NATIONAL UNION INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Located at No. 918 F Street NW., Washington, D. C. Incorporated, 1865; commenced business, 1865.
Albert F. Fox, president; Philip F. Larnier, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$100,000.00
Amount of ledger assets Dec. 31 of previous year.....	\$272,738.23

INCOME.

Gross premiums (fire).....	37,133.77
Deduct gross amount paid for—	
Reinsurance (fire).....	\$6,628.39
Return premiums (fire).....	3,631.83
	10,260.22
Total premiums (other than perpetuals).....	26,873.55
Interest on mortgage loans.....	6,061.98
Interest on collateral loans.....	175.00
Rents, including company's occupancy of its own buildings.....	11,247.05
Total interest and rents.....	17,484.03
Total income.....	44,357.58
Total.....	317,095.81

DISBURSEMENTS.

Gross amount paid for losses (fire).....	5,944.87
Deduct amount received for reinsurance (fire).....	1,285.15
Net amount paid for losses.....	4,659.72
Commissions or brokerage.....	6,333.45
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	5,050.04
Rents, including company's occupancy of its own buildings.....	2,000.00
Advertising, printing, and stationery.....	371.67

Postage, telegrams, telephone, and express.....	\$198.40
Underwriters' boards and tariff associations.....	323.50
Repairs and expenses on real estate.....	5,578.67
Taxes on real estate.....	1,827.31
State taxes on premiums.....	285.00
Insurance department licenses and fees.....	76.25
Federal corporation tax.....	77.23
Miscellaneous.....	618.97
Interest and dividends to stockholders.....	7,000.00
Agents' balances charged off.....	825.74
Total disbursements.....	35,225.95
Balance.....	281,869.86

LEDGER ASSETS.

Book value of real estate.....	158,213.11
Mortgage loans on real estate.....	113,500.00
Loans secured by pledge of bonds, stocks, or other collateral.....	3,500.00
Cash in office.....	2,113.95
Deposits in trust companies and banks not on interest.....	2,973.63
Agents' balances, representing business written subsequent to Oct. 1, 1915.....	1,426.47
Agents' balances, representing business written prior to Oct. 1, 1915.....	142.70
Total ledger assets.....	281,869.86

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,211.71
Interest due and accrued on collateral loans.....	39.86
Rents due and accrued on company's property.....	324.50
Total.....	1,576.07
Market value of real estate over book value.....	12,520.89
Other nonledger assets, viz, furniture, maps, etc.....	1,000.00
Gross assets.....	296,966.82

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes.....	1,000.00
Agents' balances, representing business written prior to Oct. 1, 1915.....	142.70
Total.....	1,142.70
Total admitted assets.....	295,824.12

LIABILITIES.

Losses in process of adjustment, or in suspense.....	547.95
Deduct reinsurance.....	141.10
Net amount of unpaid losses.....	406.85
Unearned premiums on fire risks.....	30,414.06
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	560.67
State, county, and municipal taxes due or accrued.....	487.99
Reinsurance \$2,699.58, and return premiums \$22.22.....	2,721.80
Total liabilities, except capital stock.....	34,591.37
Cash capital.....	100,000.00
Surplus over all liabilities.....	161,232.75
Surplus to policy holders.....	261,232.75
Total liabilities.....	295,824.12

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$15,510,368.00	\$63,617.30
Written during the year.....	7,354,058.00	37,133.77
Total.....	22,864,426.00	100,751.07
Expired and terminated.....	5,896,781.00	25,230.09
In force at end of the year.....	16,967,645.00	75,520.98
Deduct amount reinsured.....	3,221,730.00	20,606.99
Net amount in force.....	13,745,915.00	54,913.99

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1915..	\$579,888.00	\$3,118.84	One-half.....	\$1,559.42
3 years.....1913..	2,891,093.00	9,396.66	One-sixth.....	1,566.11
.....1914..	3,495,637.00	12,169.28	One-half.....	6,084.64
.....1915..	4,119,177.00	17,170.65	Five-sixths.....	14,308.88
5 years.....1911..	327,014.00	1,680.87	One-tenth.....	168.09
.....1912..	607,022.00	3,033.84	Three-tenths....	910.15
.....1913..	641,991.00	2,723.30	One-half.....	1,361.65
.....1914..	660,129.00	3,016.91	Seven-tenths....	2,111.84
.....1915..	423,964.00	2,603.64	Nine-tenths.....	2,343.28
Total.....	13,745,915.00	54,913.99	.....	30,414.06

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written (fire).....	\$7,354,058.00
Less \$10,279.54 risks canceled, and \$13,300.66 reinsurance in companies authorized in District of Columbia.....	2,368,020.00
Net risks written.....	4,986,038.00
Gross premiums received.....	37,133.77
Less \$3,631.83 returned premiums and \$6,628.39 premiums for reinsurance in companies authorized in District of Columbia.....	10,260.22
Net premiums received.....	26,873.55
Losses paid (deducting salvage).....	5,944.87
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,285.15
Net losses paid.....	4,659.72
Losses incurred.....	5,110.64
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,426.25
Net losses incurred.....	3,684.39

POTOMAC INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 900 F Street NW. Incorporated, 1831; commenced business, 1831. George W. White president; Alex K. Phillips, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$200,000.00
Amount of ledger assets Dec. 31 of previous year.....	\$330,763.44

INCOME.

Gross premium (fire).....	161,767.24
Deduct gross amount paid for—	
Reinsurance (fire).....	\$8,640.68
Return premiums (fire).....	32,834.71
	41,475.39
Total premiums (other than perpetuals).....	120,291.85
Interest on mortgage loans.....	11,014.33
Interest on bonds and dividends on stocks.....	4,102.78
Interest from other sources.....	532.74
Rents, including company's occupancy of its own buildings.....	2,145.00
Total interest and rents.....	17,794.85
Total income.....	138,086.70
Total.....	468,850.14

DISBURSEMENTS.

Gross amount paid for losses (fire).....	33,235.39
Deduct amount received for—	
Salvage (fire).....	225.97
Reinsurance (fire).....	1,100.90
	1,326.87
Net amount paid for losses.....	31,908.52
Expenses of adjustment and settlement of losses.....	534.06
Commissions or brokerage.....	35,305.14
Salaries and expenses of special and general agents.....	3,292.66
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	11,900.81

Rents, including company's occupancy of its own buildings.....	\$1,251.00
Advertising, printing, and stationery.....	864.18
Postage, telegrams, telephone, and express.....	492.36
Legal expenses.....	2,032.06
Furniture and fixtures.....	51.17
Maps, including corrections.....	210.00
Underwriters' boards and tariff associations.....	950.86
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	117.84
Inspections and surveys.....	207.50
Repairs and expenses on real estate.....	501.48
Taxes on real estate.....	249.57
State taxes on premiums.....	835.93
Insurance department licenses and fees.....	1,646.59
All other licenses, fees, and taxes.....	356.31
Miscellaneous expense.....	184.11
Agents' balances charged off.....	769.06
Total disbursements.....	93,661.21
Balance.....	375,188.93

LEDGER ASSETS.

Book value of real estate.....	36,875.00
Mortgage loans on real estate.....	213,275.00
Book value of bonds and stocks.....	76,683.70
Cash in office.....	328.14
Deposits in trust companies and banks not on interest.....	1,149.62
Deposits in trust companies and banks on interest.....	16,065.88
Agents' balances, representing business written subsequent to Oct. 1, 1915.....	29,501.55
Due from other companies.....	1,210.04
Special deposit.....	100.00
Total ledger assets.....	375,188.93

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,201.83
Interest due and accrued on bonds.....	340.83
Rents due and accrued on company's property.....	12.33
Total.....	2,554.99
Market value of bonds and stocks over book value.....	18,726.30
Balance in banks covering outstanding dividend checks.....	115.55
Total admitted assets.....	396,585.77

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	2,803.32
Losses in process of adjustment, or in suspense.....	5,493.44
Losses resisted.....	2,785.00
Total claims for losses.....	11,081.76
Deduct reinsurance.....	84.23
Net amount of unpaid losses.....	10,997.53
Unearned premiums on fire risks.....	79,318.29
Dividends declared and unpaid to stockholders.....	115.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	94.72
State, county and municipal taxes due or accrued.....	2,400.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	868.67
Rents received in advance.....	79.91
Total liabilities, except capital stock.....	93,874.67
Cash capital.....	\$200,000.00
Surplus over all liabilities.....	102,711.10
Surplus to policyholders.....	302,711.10
Total liabilities.....	396,585.77

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$19,172,172.00	\$113,170.23
Written during the year.....	8,979,336.00	168,832.70
Total.....	28,151,508.00	282,002.93
Expired and terminated.....	3,660,541.00	108,540.03
In force at end of the year.....	24,490,967.00	173,462.90
Deduct amount reinsured.....	2,946,371.00	23,150.17
Net amount in force.....	21,544,596.00	150,312.73

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1915..	\$10,218,778.00	\$97,862.21	One-half.....	\$48,931.11
2 years.....1914..	53,750.00	270.69	One-fourth.....	67.67
.....1915..	18,350.00	228.86	Three-fourths...	171.64
3 years.....1913..	2,163,704.00	6,873.60	One-sixth.....	1,145.56
.....1914..	2,906,070.00	11,496.39	One-half.....	5,748.19
.....1915..	3,047,383.00	16,760.01	Five-sixths.....	13,966.65
4 years.....1912..	11,450.00	36.69	One-eighth.....	4.59
.....1914..	4,500.00	68.36	Five-eighths....	42.72
.....1915..	6,000.00	37.13	Seven-eighths....	32.48
5 years.....1911..	673,121.00	3,332.34	One-tenth.....	333.23
.....1912..	552,880.00	2,513.54	Three-tenths....	754.06
.....1913..	615,524.00	2,824.17	One-half.....	1,412.08
.....1914..	662,000.00	3,128.96	Seven-tenths....	2,190.27
.....1915..	447,286.00	3,617.71	Nine-tenths....	3,255.94
Advance premiums.....	163,800.00	1,262.07	100 per cent.....	1,262.07
Total.....	21,544,596.00	150,312.73	.....	79,318.29

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	Fire. \$4,926,907.00
Less \$818,200 risks canceled and \$1,216,500 reinsurance in companies authorized in District of Columbia.....	2,034,700.00
Net risks written.....	2,892,207.00
Gross premiums received.....	23,121.77
Less \$2,264.30 returned premiums and \$5,699.01 premiums for reinsurance in companies authorized in District of Columbia.....	7,963.31
Net premiums received.....	15,158.46
Losses paid (deducting salvage).....	4,467.28
Less losses on risks reinsured in companies authorized in District of Columbia.....	802.36
Net losses paid.....	3,664.92
Losses incurred.....	3,196.38
Less losses on risks reinsured in companies authorized in District of Columbia.....	275.32
Net losses incurred.....	2,921.06

MUTUAL FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Located at northwest corner New York Avenue and Thirteenth Street NW., Washington, D. C. Incorporated, 1855; commenced business, 1855. George T. Dearing, president; L. Pierce Boteler, secretary.]

BALANCE.

Amount of ledger assets Dec. 31 of previous year.....	\$317,044.52
---	--------------

INCOME.

Gross premiums (fire).....	\$28,420.19
Deduct gross amount paid for return premiums (fire).....	333.38
Total premiums (other than perpetuals).....	28,086.81
Interest on mortgage loans.....	11,690.91
Interest on bonds and dividends on stocks.....	250.00
Interest from other sources.....	117.70
Rents, including company's occupancy of its own buildings.....	3,818.42
Total interest and rents.....	15,877.03
From other sources, viz:	
Fees for duplicate policies.....	11.50
Deposited to reinstate insurance.....	102.29
Borrowed money.....	3,000.00
	3,113.79
Total income.....	47,077.63
Total.....	364,122.15

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$9,921.30
Expenses of adjustment and settlement of losses.....	40.00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	9,373.60
Rents, including company's occupancy of its own buildings.....	1,800.00
Advertising, printing, and stationery.....	362.99
Postage, telegrams, telephone, and express.....	438.89
Furniture and fixtures.....	248.90
Maps, including corrections.....	78.00
Repairs and expenses on real estate.....	1,039.65
Taxes on real estate.....	807.32
Insurance department licenses and fees.....	10.00
All other licenses, fees, and taxes.....	5.40
Miscellaneous office expenses.....	\$315.55
Borrowed money.....	3,000.00
Interest on borrowed money.....	76.02
	3,391.57
Deposits premiums returned to policyholders.....	19,242.69
Total disbursements.....	46,760.31
Balance.....	317,361.84

LEDGER ASSETS.

Book value of real estate.....	65,928.83
Mortgage loans on real estate.....	230,715.00
Book value of bonds and stocks.....	5,000.00
Cash in office.....	2,481.37
Deposits in trust companies and banks on interest.....	13,236.64
Total ledger assets.....	317,361.84

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	3,646.16
Interest due and accrued on bonds.....	20.83
Total.....	3,666.99
Market value of bonds and stocks over book value.....	350.00
Total admitted assets.....	321,378.83

LIABILITIES.

Losses in process of adjustment, or in suspense.....	299.92
Unearned premiums on fire risks.....	12,298.15
Total.....	12,598.07
Surplus to policyholders.....	308,780.76
Total liabilities.....	321,378.83

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$13,937,829.00	\$24,162.97
Written during the year.....	16,976,907.00	28,420.19
Total.....	30,914,736.00	52,583.16
Expired and terminated.....	16,911,139.00	27,998.89
In force at end of the year.....	14,003,597.00	24,584.27

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1915..	\$13,826,868.00	\$23,528.07	One-half.....	\$11,764.03
2 years.....1914..	22,000.00	73.10	One-fourth.....	18.28
.....1915..	8,790.00	30.20	Three-fourths...	22.65
3 years.....1913..	29,885.00	143.97	One-sixth.....	23.99
.....1914..	26,375.00	145.50	One-half.....	72.75
.....1915..	55,249.00	278.88	Five-sixths.....	232.40
4 years.....1912..	2,800.00	11.80	One-eighth.....	1.48
5 years.....1911..	13,600.00	132.00	One-tenth.....	13.20
.....1913..	11,030.00	105.75	One-half.....	52.87
.....1914..	5,000.00	125.00	Seven-tenths....	87.50
.....1915..	2,000.00	10.00	Nine-tenths.....	9.00
Total.....	14,003,597.00	24,584.27	.....	12,298.15

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire.
Net risks written.....	\$16,976,907.00
Gross premiums received.....	28,420.19
Less returned premiums in companies authorized in District of Columbia.....	333.38
Net premiums received.....	28,086.81
Losses paid (deducting salvage).....	9,921.30
Net losses incurred.....	10,031.78

MUTUAL INVESTMENT FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 820 Washington Loan & Trust Building, Washington, D. C. Incorporated, 1896; commenced business, 1896. Bernard Leonard, president; Horace L. Beall, secretary.]

BALANCE.

Amount of ledger assets, Dec. 31, of previous year.....	\$5,582.86
---	------------

INCOME.

Total premiums (fire).....	555.07
Interest on mortgage loans.....	\$318.70
Interest from other sources.....	3.80
Total interest.....	322.50
From other sources, viz:	
Surveys.....	10.00
Refund settlement returned.....	9.68
Overdeposit in bank by treasurer.....	1.00
Total income.....	898.25
Total.....	6,481.11

DISBURSEMENTS.

Net amount paid for losses (fire).....	96.50
Expenses of adjustment and settlement of losses.....	15.00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	117.00
Rents, including company's occupancy of its own buildings.....	96.00
Advertising, printing, and stationery.....	18.69
Postage.....	2.50
Legal expenses (notary's fees).....	1.00
Furniture and fixtures.....	7.00
Inspections and surveys.....	10.00
Insurance department licenses and fees.....	10.00
All other licenses, fees, and taxes, Federal tax.....	4.74
Expenses of annual meeting.....	12.00
Refund on canceled policies.....	30.94
Auditing.....	5.00
Making report to superintendent of insurance.....	5.00
Total disbursements.....	431.37
Balance.....	6,049.74

LEDGER ASSETS.

Mortgage loans on real estate.....	5,400.00
Cash in office.....	8.45
Deposits in trust companies and banks on interest.....	641.29
Total ledger assets.....	6,049.74

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	70.20
Total admitted assets.....	6,119.94

LIABILITIES.

Unearned premiums on fire risks.....	265.88
Overdeposit in bank.....	1.00
Apportioned savings and earnings.....	2,547.22
Total.....	2,814.10
Surplus to policyholders.....	3,305.84
Total liabilities.....	6,119.94

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$219,555	\$534.37
Written during the year.....	230,505	555.07
Total.....	450,060	1,089.44
Expired and terminated.....	237,095	558.09
In force at end of the year.....	212,965	531.35

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year less.....1915..	\$207,265	\$509.55	One-half.....	\$254.78
2 years.....1915..	3,200	12.80	Three-fourths...	9.60
3 years.....1914..	2,500	9.00	One-sixth.....	1.50
Total.....	212,965	531.35		265.88

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	Fire. \$215,415.00
Less risks canceled.....	2,450.00
Net risks written.....	212,965.00
Net premiums received.....	555.07
Losses paid (deducting salvage).....	96.50
Net losses incurred.....	96.50

MUTUAL PROTECTION FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 1333 F Street NW., Washington, D. C. Incorporated, 1876; commenced business, 1876.
James B. Lambie, president; William A. Johnson, secretary and treasurer.]

Amount of ledger assets, Dec. 31, of previous year..... \$30,757.45

INCOME.

Gross premiums, fire.....	\$2,695.44
Deduct gross amount paid for return premiums, fire.....	7.16
Total premiums.....	2,688.28
Interest on mortgage loans.....	1,461.26
Interest from other sources.....	26.32
Total interest.....	1,487.58
Total income.....	4,175.86
Total.....	34,933.31

DISBURSEMENTS.

Net amount paid for losses, fire.....	631.35
Commissions or brokerage.....	8.95
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	1,749.96
Rents, including company's occupancy of its own buildings.....	360.00
Advertising, printing, and stationery.....	32.28
Postage, telegrams, telephone, and express.....	5.50
Insurance department licenses and fees.....	10.00
Returned to policyholders for rebate or dividends.....	920.19
Total disbursements.....	3,718.23
Balance.....	31,215.08

LEDGER ASSETS.

Mortgage loans on real estate.....	28,675.00
Cash in office.....	249.70
Deposits in trust companies and banks on interest.....	2,290.38
Total ledger assets.....	31,215.08

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$462.56
Total admitted assets.....	31,677.64

LIABILITIES.

Unearned premiums on fire risks.....	1,507.86
Dividends declared and unpaid to policyholders.....	475.88
State, county, and municipal taxes due or accrued for Federal corporation tax.....	4.58
Total.....	1,988.32
Surplus to policyholders.....	29,689.32
Total liabilities.....	31,677.64

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$1,158,580	\$3,101.03
Written during the year.....	1,171,680	2,695.44
Total.....	2,330,260	5,796.47
Expired and terminated.....	1,189,480	2,749.26
Net amount in force at end of the year.....	1,140,780	3,047.21

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1915..	\$1,025,330	\$2,547.80	One-half.....	\$1,273.90
3 years.....1913..	20,000	72.75	One-sixth.....	12.13
1914..	35,700	155.37	One-half.....	77.69
1915..	33,600	122.33	Five-sixths.....	101.94
5 years.....1911..	16,000	95.33	One-tenth.....	9.53
1913..	8,000	39.00	One-half.....	19.50
1915..	2,150	14.63	Nine-tenths.....	13.17
Total.....	1,140,780	3,047.21	.....	1,507.86

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	Fire. \$1,171,680.00
Less risks canceled.....	30,900.00
Net risks written.....	1,140,780.00
Gross premiums received.....	2,695.44
Less returned premiums.....	7.16
Net premiums received.....	2,688.28
Losses paid (deducting salvage).....	631.35
Net losses incurred.....	631.35



COMPARATIVE TABLES.

DOMESTIC FIRE INSURANCE COMPANIES,
DECEMBER 31, 1915.

TABLE A.—Assets—Showing the nature of the assets of domestic joint-stock fire and District of Columbia,

Name and location.	Date of incorporation.	Market value of real estate.	Loans on mortgages.	Loans on stock and other collateral.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.				
Ætna, Hartford, Conn.....	1819	\$410,000.00		
Agricultural, Watertown, N. Y.....	1863	30,250.00	\$685,382.00	\$73,120.17
American Central, St. Louis, Mo.....	1853		25,000.00	4,500.00
American Druggists' Fire, Cincinnati, Ohio....	1906			
American Eagle Fire, New York, N. Y.....	1915			
American & Foreign Marine, New York, N. Y.....	1896			
American, Newark, N. J.....	1846	454,700.00	1,969,746.00	
Automobile, Hartford, Conn.....	1907		69,500.00	65,000.00
Boston, Boston, Mass.....	1873	513,673.92	366,600.00	
Buffalo German, Buffalo, N. Y.....	1867	525,000.00	541,350.00	16,800.00
Camden Fire, Camden, N. J.....	1841	99,000.00	773,015.00	22,500.00
Citizens, St. Louis, Mo.....	1837		61,700.00	
Columbia, Jersey City, N. J.....	1901			
Commercial Union Fire, New York, N. Y.....	1890			
Commonwealth, New York, N. Y.....	1883	27,583.45	255,700.00	
Connecticut Fire, Hartford, Conn.....	1850		759,600.00	30,000.00
Continental, New York, N. Y.....	1853	1,170,000.00	2,700.00	
Concordia Fire, Milwaukee, Wis.....	1870		929,150.00	
County Fire, Philadelphia, Pa.....	1882	66,400.00	54,845.00	
Equitable Fire & Marine, Providence, R. I.....	1859	101,180.00	106,600.00	
Federal, Jersey City, N. J.....	1901		28,000.00	
Fidelity-Phenix Fire, New York, N. Y.....	1910	566,500.00	15,500.00	
Fire Association of Philadelphia, Philadelphia, Pa.....	1820	718,550.00	2,017,841.66	85,826.00
Fireman's Fund, San Francisco, Cal.....	1863	571,000.00	1,138,153.90	339,459.67
Firemen's, Newark, N. J.....	1855	1,074,129.63	2,491,700.00	
Franklin Fire, Philadelphia, Pa.....	1829	129,500.00	22,985.00	
German Alliance, New York, N. Y.....	1897			
German American Fire, Baltimore, Md.....	1880	58,388.34	719,794.39	32,733.25
German American, New York, N. Y.....	1872	1,870,000.00	53,150.00	
Germania Fire, New York, N. Y.....	1859	738,663.02	720,250.00	
Girard Fire & Marine, Philadelphia, Pa.....	1853	267,250.00	235,900.00	32,000.00
Glens Falls, Glens Falls, N. Y.....	1849	247,419.79	1,699,300.00	200,000.00
Globe & Rutgers Fire, New York, N. Y.....	1899	72,945.00	76,700.00	
Granite State Fire, Portsmouth, N. H.....	1885	45,000.00	24,200.00	10,000.00
Hanover Fire, New York, N. Y.....	1852	979,300.00		
Hartford Fire, Hartford, Conn.....	1810	721,000.00	465,500.00	35,000.00
Home, New York, N. Y.....	1853		5,500.00	
Humboldt Fire, Pittsburgh, Pa.....	1871	108,081.36	845,831.15	31,310.00
Imperial Assurance, New York, N. Y.....	1899			
Insurance Company of North America, Philadelphia, Pa.....	1794	305,682.20	177,724.25	
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.....	1794	366,214.05	53,850.00	
Maryland Motor Car, Wilmington, Del.....	1910			
Massachusetts Fire & Marine, Boston, Mass.....	1910			
Mechanic & Traders, New Orleans, La.....	1869	23,500.00		
Mercantile Insurance Co. of America, New York, N. Y.....	1897			
Milwaukee Mechanics, Milwaukee, Wis.....	1852	15,300.00	1,747,209.90	
National Fire, Hartford, Conn.....	1869	598,000.00	1,692,325.00	
National Union Fire, Pittsburgh, Pa.....	1901	30,654.40	410,300.00	117,500.00
Newark Fire, Newark, N. J.....	1811	186,226.47	497,995.75	
New Hampshire Fire, Manchester, N. H.....	1869	264,000.00	39,500.00	
Niagara Fire, New York, N. Y.....	1850		551,000.00	
North River, New York, N. Y.....	1822		210,400.00	
Northwestern National, Milwaukee, Wis.....	1869	178,000.00	1,528,100.00	
Old Colony, Boston, Mass.....	1906		41,000.00	
Orient, Hartford, Conn.....	1867	173,186.38		
Pennsylvania Fire, Philadelphia, Pa.....	1825	131,000.00	163,500.00	61,457.82
Peoples National Fire, Wilmington, Del.....	1908	198,859.94	449,250.00	7,000.00
Phoenix, Hartford, Conn.....	1854	238,105.90	147,780.00	
Providence-Washington, Providence, R. I.....	1799		65,000.00	
Queen, New York, N. Y.....	1891		63,000.00	
Rhode Island, Providence, R. I.....	1905			
St. Paul Fire & Marine, St. Paul, Minn.....	1865	235,774.34	1,176,030.00	
Security, New Haven, Conn.....	1841	265,000.00	380,700.00	
Springfield Fire & Marine, Springfield, Mass.....	1849	300,000.00	2,112,770.00	
Standard Fire, Hartford, Conn.....	1905			
Sterling Fire, Indianapolis, Ind.....	1911		1,194,463.38	2,918.79
Teutonia Fire, Pittsburgh, Pa.....	1871	79,267.64	588,262.60	
Virginia Fire & Marine, Richmond, Va.....	1832	118,458.44	69,875.00	12,800.00
Vulcan, New York, N. Y.....	1911			
Westchester Fire, New York, N. Y.....	1837	4,500.00	114,710.00	
Williamsburgh City Fire, New York, N. Y.....	1853	197,294.13	503,800.00	5,000.00
Total.....		15,474,538.40	31,139,739.98	1,184,925.70

marine, mutual fire, and Lloyds insurance companies licensed to transact business in the Dec. 31, 1915.

Market value of bonds and stocks.	Cash in office and banks.	Agents' balances.	All other assets.	Assets not ad- mitted.	Total admitted assets.
\$20,071,148.56	\$1,876,318.32	\$2,332,409.02	\$268,982.68	\$228,255.91	\$24,730,602.67
3,288,062.50	263,002.17	309,725.14	44,214.99	12,941.04	4,680,815.93
3,392,726.67	279,979.39	360,535.28	39,269.43	25,622.47	4,076,388.30
377,168.58	22,080.32	18,580.36	6,393.91	901.03	423,322.14
2,297,579.00	51,892.29	73,106.42	9,110.63	59,784.95	2,371,903.39
1,270,954.45	103,833.36	8,684.95	11,676.68	32,861.20	1,362,288.24
6,794,914.99	390,651.37	589,473.12	576,678.17	109,691.70	10,666,471.95
1,349,040.00	790,921.13	95,797.30	16,827.47	9,228.51	2,377,857.39
4,935,937.00	571,593.93	704,491.00	82,311.85	71,019.73	7,103,587.97
1,782,683.22	260,342.97	114,695.02	22,826.33	2,549.26	3,261,148.28
2,093,497.00	96,412.72	275,465.88	39,099.55	5,601.82	3,393,388.33
365,100.00	217,573.86	40,404.51	7,065.22	7,418.08	684,425.51
1,002,733.26	67,830.68	128,293.64	24,134.50	35,500.15	1,187,491.93
681,490.00	459,429.11	146,787.09	14,264.01	27,906.86	1,274,063.35
2,482,360.50	54,711.49	205,213.54	26,297.91	29,759.76	3,022,107.13
4,970,794.00	626,146.66	456,298.32	165,069.71	88,973.61	6,918,935.08
25,835,922.75	2,384,518.84	1,210,482.29	378,062.13	122,528.16	30,859,157.85
1,049,717.79	96,390.91	302,466.82	27,957.02	2,696.44	2,402,986.10
595,263.00	119,898.97	53,163.88	7,570.40	9,078.48	888,062.77
1,037,989.00	69,971.26	25,940.81	14,187.16	60,610.18	1,295,258.05
2,922,570.00	492,544.83	538,659.82	193,127.10	125,530.33	4,049,371.42
14,803,311.25	1,067,704.57	909,028.50	624,968.56	240,675.52	17,746,337.36
5,117,992.25	609,238.13	745,877.83	144,620.95	67,820.00	9,372,126.82
5,777,806.93	2,141,816.98	1,240,988.81	280,531.29	163,551.98	11,326,205.60
2,774,551.86	198,592.70	481,851.96	59,477.90	33,540.60	7,046,763.45
1,538,840.00	82,666.11	269,022.60	22,959.72	15,122.18	2,050,851.25
1,777,868.00	42,761.07	109,961.48	11,117.00	-----	1,941,707.55
381,658.00	29,798.24	42,144.75	13,132.26	3,390.01	1,274,259.22
17,631,882.00	977,080.14	1,736,274.31	195,664.64	99,525.38	22,364,626.31
5,391,626.75	570,272.68	588,785.89	67,246.53	47,193.03	8,029,651.84
1,710,592.50	87,215.47	121,866.48	36,558.56	1,394.30	2,489,988.71
2,619,071.60	655,873.95	409,979.85	31,274.53	2,973.28	5,859,946.44
8,061,498.00	643,919.28	1,304,727.25	53,391.06	34,835.46	10,178,345.13
952,849.00	86,592.89	124,067.28	14,499.58	1,991.50	1,255,217.25
2,926,663.00	212,704.01	389,189.27	39,824.92	5,223.92	4,542,457.28
21,610,214.10	1,691,928.87	3,501,366.70	322,262.55	69,444.80	28,277,827.42
32,243,257.00	2,190,910.81	3,345,459.34	603,558.36	405,941.58	37,982,743.93
150,255.62	185,315.26	137,270.55	19,722.77	4,082.93	1,473,703.78
691,835.75	83,577.40	83,971.06	9,090.75	9,821.35	858,653.61
16,530,676.80	1,429,693.06	1,719,716.98	478,736.69	194,570.47	20,447,659.51
2,820,013.57	242,333.47	519,911.33	42,330.69	32,308.43	4,012,344.68
416,711.40	16,568.06	32,943.90	5,536.98	12,753.23	459,007.11
1,190,054.00	133,224.17	156,022.87	9,736.53	3,736.85	1,485,300.72
1,248,336.00	28,712.63	142,082.46	24,906.44	2,612.12	1,464,925.41
2,649,990.00	93,624.16	138,389.01	31,918.74	725.07	2,913,196.84
2,037,587.50	157,302.56	351,426.25	46,641.50	11,382.13	4,344,085.58
10,623,350.47	1,506,565.50	1,543,428.96	521,112.19	258,697.74	16,226,084.38
2,811,757.00	193,497.51	503,467.67	143,532.12	71,952.74	4,138,755.96
1,104,170.00	129,275.11	213,280.33	18,966.40	8,927.56	2,140,986.50
5,676,319.00	91,803.57	400,484.75	63,508.84	19,786.58	6,515,829.58
6,015,010.00	467,024.24	653,104.70	99,575.40	102,842.90	7,682,871.44
2,266,790.00	341,176.00	335,012.14	13,328.34	-----	3,166,706.48
4,643,432.65	393,563.16	407,119.44	50,121.08	71,390.63	7,128,945.70
1,202,940.00	121,762.44	115,521.23	15,987.50	2,670.96	1,494,540.21
2,756,586.00	588,556.45	330,135.43	89,607.28	70,403.91	3,867,667.63
6,829,503.00	285,868.36	694,771.57	104,246.40	18,939.71	8,251,407.44
1,061,345.00	105,712.40	158,349.70	23,052.42	16,837.55	1,986,731.91
12,770,242.00	1,159,742.51	1,063,806.00	161,491.38	195,802.63	15,345,365.16
4,563,468.00	341,274.81	718,783.78	39,383.09	2,294.09	5,725,615.59
9,391,784.41	475,336.60	860,917.26	120,483.36	38,311.80	10,873,209.83
1,213,158.50	93,429.39	209,313.65	17,848.90	-----	1,533,750.44
8,016,009.52	606,393.75	1,173,132.78	152,921.82	39,551.80	11,320,710.41
3,089,709.50	122,974.39	365,735.49	87,997.69	28,611.08	4,283,505.99
6,430,932.00	1,479,571.45	1,360,195.73	85,292.01	73,387.59	11,695,373.60
1,358,253.00	68,088.27	120,642.91	27,193.60	10,680.23	1,563,497.55
160,668.35	100,777.78	39,669.86	25,435.99	18,062.34	1,505,871.81
99,825.00	84,543.42	85,907.61	20,425.97	556.73	957,675.51
1,406,275.00	84,665.34	135,703.79	30,056.13	5,105.51	1,852,728.19
277,090.00	50,184.16	26,354.24	2,399.57	-----	356,027.97
5,241,122.00	327,919.40	491,896.59	83,538.90	61,311.48	6,202,375.41
3,426,059.69	378,099.90	444,086.81	61,065.11	18,820.16	4,996,585.48
344,088,595.24	32,553,277.16	39,043,923.94	7,223,407.84	3,668,021.51	467,040,386.75

TABLE A.—*Assets—Showing the nature of the assets of domestic joint-stock fire and District of Columbia,*

Name and location.	Date of incorporation.	Market value of real estate.	Loans on mortgages.	Loans on stock and other collateral.
MUTUAL.				
Fitchburg Mutual Fire, Fitchburg, Mass.....	1847	\$58,000.00	.....	.....
Mutual Fire, Sandy Spring, Md.....	1848	7,000.00	.....	.....
Total.....		65,000.00	.....	.....
LLOYDS ASSOCIATION.				
Subscribers at United States Lloyd's, New York, N. Y.....	1872	.....	.....	.....

marine, mutual fire, and Lloyds insurance companies licensed to transact business in the Dec. 31, 1915—Continued.

Market value of bonds and stocks.	Cash in office and banks.	Agents' balances.	All other assets.	Assets not ad- mitted.	Total admitted assets.
\$164,812.50	\$5,741.19	\$17,549.90	\$1,153.53	\$7,164.55	\$240,092.57
351,140.00	18,953.55	480.85	5,661.57	.....	383,235.97
515,952.50	24,694.74	18,030.75	6,815.10	7,164.55	623,328.54
1,059,780.00	514,086.33	282,736.40	142,068.12	76,899.99	1,921,770.86

TABLE B.—Liabilities—Showing the nature of the liabilities of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915.

Name and location.	Losses unpaid.			Reinsurance due and unpaid losses.	Net unpaid losses.	Unearned premiums, fire.
	Adjusted.	Unadjusted.	Resisted.			
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Ætna, Hartford, Conn.	\$226,015.20	\$1,673,795.05	\$142,082.00	\$779,413.25	\$1,262,479.00	\$9,843,899.19
Agricultural, Watertown, N. Y.	56,364.23	151,400.12	16,860.75	80,100.66	144,524.44	1,951,115.65
American Central, St. Louis, Mo.	109,780.10	330,821.08	37,089.38	237,017.15	240,673.41	1,734,991.52
American Druggists' Fire, Cincinnati, Ohio.	15.40	1,896.32			1,911.72	73,484.53
American Eagle Fire, New York, N. Y.		28,762.50		21,019.75	7,742.75	116,506.55
American & Foreign Marine, New York, N. Y.		259,368.00		83,637.00	175,731.00	
American, Newark, N. J.		357,929.95	32,674.25	64,755.77	325,848.43	5,069,145.47
Automobile, Hartford, Conn.		42,125.27		91.50	43,345.86	92,374.82
Boston, Boston, Mass.	1,312.09	1,017,457.83	63,191.68	314,209.32	781,407.59	1,978,368.88
Buffalo German, Buffalo, N. Y.	14,967.40	51,324.87	9,225.00	17,532.74	46,026.06	773,520.25
Camden Fire, Camden, N. J.	3,008.93	245,783.00		49,697.66	196,085.34	1,638,096.34
Citizens, St. Louis, Mo.	24,242.46	97,107.03	15,944.91	111,508.51	25,785.89	165,154.82
Columbia, Jersey City, N. J.		75,341.69		47,497.24	27,844.45	
Commercial Union Fire, New York, N. Y.	17,130.00	43,343.00	50.00	17,003.00	43,520.00	599,932.59
Commonwealth, New York, N. Y.	22,967.00	85,183.23	10,615.00	31,741.49	87,023.74	925,623.91
Connecticut Fire, Hartford, Conn.	52,075.32	258,474.29	51,444.71	74,288.04	287,706.28	3,956,650.35
Continental, New York, N. Y.		592,654.10	44,200.00	110,996.95	525,857.15	9,736,108.74
Concordia Fire, Milwaukee, Wis.	51,146.63	69,508.93	24,750.00	75,456.36	69,949.20	1,198,786.97
County Fire, Philadelphia, Pa.	12,213.32	41,489.10	5,000.00	48,769.12	9,933.30	133,069.31
Equitable Fire & Marine, Providence, R. I.	3,696.86	162,453.73	3,660.00	118,711.31	51,099.28	276,556.86
Federal, Jersey City, N. J.	148,174.63	1,322,026.00		543,295.00	926,905.63	
Fidelity-Phenix Fire, New York, N. Y.		540,145.14	61,750.00	135,594.49	466,300.65	7,833,446.61
Fire Association of Philadelphia, Philadelphia, Pa.	84,921.82	370,947.65	96,245.45	112,869.28	439,245.64	4,194,272.58
Fireman's Fund, San Francisco, Cal.	102,317.87	1,477,505.92	90,810.45	523,214.55	1,147,419.69	4,594,579.87
Firemen's, Newark, N. J.	193,614.70	224,965.65	42,520.61	115,102.94	345,998.02	2,955,812.47
Franklin Fire, Philadelphia, Pa.	708.53	150,627.47	15,532.72	141,604.50	25,264.22	96,017.00
German Alliance, New York, N. Y.	68,391.49	238,923.00	35,030.00	232,510.00	109,834.49	505,183.75
German American Fire, Baltimore, Md.		9,948.00	6,500.00	4,372.62	12,075.38	243,622.79
German American, New York, N. Y.	194,156.00	1,012,753.00	162,531.00	440,414.88	929,025.12	9,009,170.21
Germania Fire, New York, N. Y.	170,508.67	148,480.29	55,725.00	108,786.21	265,927.75	3,558,971.56
Girard Fire & Marine, Philadelphia, Pa.	1,395.00	57,609.00	5,850.00	19,357.00	45,497.00	946,677.60
Glens Falls, Glens Falls, N. Y.	29,971.33	233,117.27	52,742.21	81,899.72	233,931.09	2,509,537.24
Globe & Rutgers Fire, New York, N. Y.	158,968.17	660,766.83	94,030.00	240,788.00	672,977.00	3,294,022.33
Granite State Fire, Portsmouth, N. H.	44,858.54	37,778.66	10,150.00	23,151.11	69,633.09	658,532.04
Hanover Fire, New York, N. Y.	82,916.24	168,333.51	44,113.24	88,988.13	206,374.86	2,481,088.57
Hartford Fire, Hartford, Conn.	315,750.11	1,576,309.43	181,304.96	521,871.48	1,551,493.02	15,988,956.88
Home, New York, N. Y.	365,501.00	1,993,073.91	190,872.00	813,211.59	1,736,205.32	15,426,009.00
Humboldt Fire, Pittsburgh, Pa.	2,181.78	68,597.27	3,080.00	16,280.29	57,578.76	855,239.77
Imperial Assurance, New York, N. Y.	896.00	56,352.00	1,000.00	29,101.00	29,147.00	382,599.24

Insurance Co. of North America, Philadelphia, Pa.....	188,792.71	2,177,366.01	55,222.08	150,210.80	2,271,140.00	6,622,561.57
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	65,097.03	255,705.80	53,332.51	114,783.43	259,351.91	1,767,471.55
Maryland Motor Car, Wilmington, Del.....		11,226.71	9,152.50	371.79	20,007.42	86,821.62
Massachusetts Fire & Marine, Boston, Mass.....		132,088.00		16,801.16	148,047.31	393,385.33
Mechanics & Traders, New Orleans, La.....	32,760.47	58,007.35	14,541.32	25,898.01	84,588.32	533,184.84
Mercantile Insurance Co. of America, New York, N. Y.....	37,937.66	66,407.94	9,965.00	17,009.08	59,918.86	663,711.57
Milwaukee Mechanics, Milwaukee, Wis.....	9,555.00	141,886.13	17,317.50	43,252.26	157,021.46	2,255,799.87
National Fire, Hartford, Conn.....	41,070.09	982,312.95	118,271.85	457,811.28	804,567.39	9,280,997.15
National Union Fire, Pittsburgh, Pa.....	161,793.87	210,913.33	37,260.00	119,840.04	161,976.08	2,327,302.98
Newark Fire, Newark, N. J.....	33,612.79	146,756.23	27,952.00	78,841.32	136,947.91	1,003,526.89
New Hampshire Fire, Manchester, N. H.....	41,081.00	247,635.37	17,000.00	99,404.73	233,013.77	2,738,147.14
Niagara Fire, New York, N. Y.....	67,783.13	351,623.64	51,995.96	101,888.97	304,730.63	3,439,766.91
North River, New York, N. Y.....		207,241.00	52,094.00	105,928.00	191,835.00	1,561,702.13
Northwestern National, Milwaukee, Wis.....		129,098.29	34,390.27	29,050.84	193,606.81	3,296,382.52
Old Colony, Boston, Mass.....	9,880.82	115,485.23	29,850.00	46,795.41	108,420.64	467,852.78
Orient, Hartford, Conn.....	19,458.00	162,018.92	9,650.00	63,336.49	127,790.43	1,520,377.19
Pennsylvania Fire, Philadelphia, Pa.....	41,959.30	382,285.69	34,223.73	94,408.38	364,060.34	3,556,627.08
Peoples National Fire, Wilmington, Del.....	27,945.28	77,935.94	7,767.54	34,367.29	79,281.47	674,309.78
Phoenix, Hartford, Conn.....	404,767.18	199,010.78	51,027.74	243,884.13	410,921.57	5,628,337.29
Providence Washington, Providence, R. I.....	118,904.94	1,078,917.32	19,375.73	514,553.15	702,644.84	2,474,086.41
Queen, New York, N. Y.....	103,680.26	428,696.44	60,104.43	98,779.54	493,701.59	4,368,240.34
Rhode Island, Providence, R. I.....	23,713.75	91,111.35	3,642.68	51,915.01	66,552.77	624,403.27
St. Paul Fire & Marine, St. Paul, Minn.....	78,284.90	1,118,112.21	90,855.87	558,260.00	728,992.98	4,982,016.02
Security, New Haven, Conn.....	114,806.33	182,255.09	16,447.00	70,964.58	242,543.84	2,265,940.38
Springfield Fire & Marine, Springfield, Mass.....	100,944.67	616,458.88	71,852.89	211,994.97	577,261.47	5,673,329.62
Standard Fire, Hartford, Conn.....		58,740.98	5,159.05	6,364.78	57,535.25	596,326.05
Sterling Fire, Indianapolis, Ind.....	11,550.86	49,308.40	1,576.06	22,466.43	39,968.89	201,251.19
Teutonia Fire, Pittsburgh, Pa.....	9,117.08	46,548.30	10,144.79	23,695.04	42,115.13	577,055.21
Virginia Fire & Marine, Richmond, Va.....	10,804.24	67,284.06	17,100.00	24,901.05	70,287.25	737,366.84
Vulcan, New York, N. Y.....		8,750.95	4,850.00	2.88	13,598.07	63,333.38
Westchester Fire, New York, N. Y.....	110,357.20	438,096.22	37,974.50	177,549.66	408,878.26	3,478,363.48
Williamsburgh City Fire, New York, N. Y.....	32,436.00	223,498.00	40,974.00	67,220.00	229,688.00	2,606,167.01
Total.....	4,555,858.47	26,397,292.60	2,611,646.32	10,148,473.11	23,416,324.28	192,263,274.65
MUTUAL.						
Fitchburg Mutual Fire, Fitchburg, Mass.....	700.96	4,871.77	1,085.62		6,658.35	168,266.30
Mutual Fire, Sandy Spring, Md.....		3,362.09			3,362.09	
Total.....	700.96	8,233.86	1,085.62		10,020.44	168,266.30
LLOYDS ASSOCIATION.						
Subscribers at United States "Lloyds," New York, N. Y.....		1,075,790.73	14,060.00	453,700.00	636,150.73	

TABLE B.—Liabilities—Showing the nature of the liabilities of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915—Continued.

Name and location.	Unearned premiums, marine and inland.	Reclaimable on perpetual policies.	All other claims.	Total liabilities.	Capital.	Net surplus over capital.	Surplus as regards policy-holders.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Ætna, Hartford, Conn.	\$567,831.14	\$106,877.75	\$365,000.00	\$12,146,087.08	\$5,000,000.00	\$7,584,515.59	\$12,584,515.59
Agricultural, Watertown, N. Y.	25,196.66	.....	252,800.00	2,348,440.09	500,000.00	1,832,375.84	2,332,375.84
American (Central, St. Louis, Mo.)	.....	.....	38,217.51	2,039,082.10	1,000,000.00	1,037,306.20	2,037,306.20
American Druggists' Fire, (incinnati, Ohio.)	.....	.....	4,194.78	79,591.03	200,000.00	143,731.11	343,731.11
American Eagle Fire, New York, N. Y.	399.17	.....	161,740.79	286,389.26	1,000,000.00	1,085,514.13	2,085,514.13
American & Foreign Marine, New York, N. Y.	67,067.22	.....	99,218.39	342,016.61	300,000.00	720,271.63	1,020,271.63
American, Newark, N. J.	85,816.39	.....	472,763.19	5,953,573.48	1,000,000.00	3,712,898.47	4,712,898.47
Automobile, Hartford, Conn.	268,236.71	.....	63,456.06	467,413.45	1,000,000.00	910,443.94	1,910,443.94
Boston, Boston, Mass.	564,268.71	.....	230,000.00	3,554,045.18	1,000,000.00	2,549,542.79	3,549,542.79
Buffalo German, Buffalo, N. Y.	.....	.....	100,000.00	919,546.31	400,000.00	1,941,601.97	2,341,601.97
Camden Fire, Camden, N. J.	.....	28,791.07	22,502.01	1,885,474.76	700,000.00	807,913.57	1,507,913.57
Citizens, St. Louis, Mo.	358.46	.....	45,568.84	236,868.01	200,000.00	247,557.50	447,557.50
Columbia, Jersey City, N. J.	164,379.04	.....	16,000.00	208,223.49	400,000.00	579,268.44	979,268.44
Commercial Union Fire, New York, N. Y.	.....	.....	16,130.58	659,583.17	200,000.00	414,480.18	614,480.18
Commonwealth, New York, N. Y.	.....	.....	44,790.59	1,057,438.24	500,000.00	1,464,668.89	1,964,668.89
Connecticut Fire, Hartford Conn.	.....	.....	110,100.00	4,354,456.63	1,000,000.00	1,564,478.45	2,564,478.45
Continental, New York, N. Y.	76,222.73	.....	900,890.46	11,239,079.08	2,000,000.00	17,620,078.77	19,620,078.77
Concordia Fire, Milwaukee, Wis.	.....	.....	134,013.10	1,402,749.27	600,000.00	400,236.83	1,000,236.83
County Fire, Philadelphia, Pa.	.....	176,197.88	7,873.29	327,073.78	400,000.00	160,988.99	560,988.99
Equitable Fire & Marine, Providence, R. I.	.....	.....	4,273.75	331,929.89	500,000.00	463,328.16	963,328.16
Federal, Jersey City, N. J.	617,880.03	.....	191,576.32	1,736,361.98	1,000,000.00	1,313,009.44	2,313,009.44
Fidelity-Phenix Fire, New York, N. Y.	75,879.81	.....	700,059.67	9,075,686.74	2,500,000.00	6,170,650.62	8,670,650.62
Fire Association of Philadelphia, Philadelphia, Pa.	.....	1,493,195.23	63,388.43	6,190,101.88	750,000.00	2,432,024.94	3,182,024.94
Fireman's Fund, San Francisco, Cal.	1,067,001.86	.....	352,500.00	7,161,501.42	1,500,000.00	2,664,704.18	4,164,704.18
Firemen's, Newark, N. J.	.....	.....	36,115.53	3,337,926.02	1,000,000.00	2,708,837.43	3,708,837.43
Franklin Fire, Philadelphia, Pa.	.....	633,234.72	286,258.60	1,040,774.54	500,000.00	510,076.71	1,010,076.71
German Alliance, New York, N. Y.	237.55	.....	10,000.00	625,255.79	400,000.00	916,451.76	1,316,451.76
German American Fire, Baltimore, Md.	.....	123.00	9,500.00	265,321.17	500,000.00	508,938.05	1,008,938.05
German American, New York, N. Y.	27,022.07	.....	181,723.98	10,146,941.38	2,000,000.00	10,217,684.93	12,217,684.93
Germania Fire, New York, N. Y.	.....	.....	95,396.37	3,920,295.68	1,000,000.00	3,109,356.16	4,109,356.16
Girard Fire & Marine, Philadelphia, Pa.	.....	568,178.87	3,500.00	1,563,853.47	500,000.00	426,135.24	926,135.24
Glens Falls, Glens Falls, N. Y.	116,300.83	.....	245,967.08	3,105,736.24	500,000.00	2,254,210.20	2,754,210.20
Globe & Rutgers Fire, New York, N. Y.	238,001.34	.....	803,659.57	5,008,660.24	400,000.00	4,769,684.89	5,169,684.89
Granite State Fire, Portsmouth, N. H.	.....	.....	21,096.88	749,262.01	200,000.00	305,955.24	505,955.24
Hanover Fire, New York, N. Y.	.....	.....	52,713.19	2,740,176.62	1,000,000.00	802,280.66	1,802,280.66
Hartford Fire, Hartford, Conn.	361,404.62	.....	1,025,000.00	18,926,854.52	2,000,000.00	7,350,972.90	9,350,972.90
Home, New York, N. Y.	452,817.00	.....	2,831,535.36	20,446,566.68	6,000,000.00	11,536,177.25	17,536,177.25
Humboldt Fire, Pittsburgh, Pa.	.....	.....	19,977.90	932,796.43	300,000.00	240,907.35	540,907.35
Imperial Assurance, New York, N. Y.	.....	.....	13,500.00	425,246.24	200,000.00	233,407.37	433,407.37
Insurance Co. of North America, Philadelphia, Pa.	838,971.04	709,513.97	1,005,472.93	11,447,659.51	4,000,000.00	5,000,000.00	9,000,000.00

Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	6, 209. 41	513, 666. 50	39, 224. 61	2, 585, 923. 98	1, 000, 000. 00	426, 420. 70	1, 426, 420. 70
Maryland Motor Car, Wilmington, Del.....	176, 030. 39	.....	4, 834. 36	111, 663. 40	300, 000. 00	47, 343. 71	347, 343. 71
Massachusetts Fire & Marine, Boston, Mass.....	.....	.....	13, 782. 75	731, 245. 78	500, 000. 00	254, 054. 94	754, 054. 94
Mechanics & Traders, New Orleans, La.....	.....	.....	20, 000. 00	637, 773. 16	300, 000. 00	527, 152. 25	827, 152. 25
Mercantile Insurance Co. of America, New York, N. Y.....	.....	.....	32, 842. 27	757, 472. 70	1, 000, 000. 00	1, 155, 724. 14	2, 155, 724. 14
Milwaukee Mechanics, Milwaukee, Wis.....	.....	.....	149, 697. 95	2, 562, 519. 28	1, 000, 000. 00	781, 566. 30	1, 781, 566. 30
National Fire, Hartford, Conn.....	43, 664. 29	.....	600, 510. 43	10, 729, 739. 26	2, 000, 000. 00	3, 496, 345. 12	5, 496, 345. 12
National Union Fire, Pittsburgh, Pa.....	.....	.....	98, 530. 36	2, 587, 809. 42	1, 000, 000. 00	550, 946. 54	1, 550, 946. 54
Newark Fire, Newark, N. J.....	39, 865. 48	.....	28, 634. 13	1, 208, 974. 41	500, 000. 00	432, 012. 09	932, 012. 09
New Hampshire Fire, Manchester, N. H.....	.....	.....	187, 723. 88	3, 158, 884. 79	1, 350, 000. 00	2, 006, 944. 79	3, 356, 944. 79
Niagara Fire, New York, N. Y.....	51, 449. 64	.....	130, 709. 75	3, 926, 656. 93	1, 000, 000. 00	2, 756, 214. 51	3, 756, 214. 51
North River, New York, N. Y.....	4, 378. 08	.....	27, 226. 25	1, 785, 141. 46	500, 000. 00	881, 565. 02	1, 381, 565. 02
Northwestern National, Milwaukee, Wis.....	31, 994. 49	.....	646, 480. 96	4, 168, 464. 78	1, 000, 000. 00	1, 960, 480. 92	2, 960, 480. 92
Old Colony, Boston, Mass.....	75, 386. 11	.....	9, 132. 35	660, 791. 88	400, 000. 00	433, 748. 33	833, 748. 33
Orient, Hartford, Conn.....	67, 131. 96	.....	37, 925. 87	1, 753, 225. 45	1, 000, 000. 00	1, 114, 442. 18	2, 114, 442. 18
Pennsylvania Fire, Philadelphia, Pa.....	.....	1, 060, 559. 90	67, 500. 00	5, 048, 747. 32	750, 000. 00	2, 462, 659. 92	3, 202, 659. 92
Peoples National Fire, Wilmington, Del.....	.....	12, 939. 49	110, 417. 76	876, 948. 50	1, 000, 000. 00	109, 783. 41	1, 109, 783. 41
Phoenix, Hartford, Conn.....	.....	.....	250, 000. 00	6, 289, 258. 86	3, 000, 000. 00	6, 056, 106. 30	9, 056, 106. 30
Providence Washington, Providence, R. I.....	311, 863. 04	.....	67, 000. 00	3, 555, 594. 29	1, 000, 000. 00	1, 170, 021. 30	2, 170, 021. 30
Queen, New York, N. Y.....	306, 731. 24	.....	166, 977. 70	5, 335, 650. 87	1, 000, 000. 00	4, 537, 558. 96	5, 537, 558. 96
Rhode Island, Providence, R. I.....	.....	.....	83, 573. 50	774, 529. 54	400, 000. 00	359, 220. 90	759, 220. 90
St. Paul Fire & Marine, St. Paul, Minn.....	489, 706. 99	.....	220, 537. 25	6, 421, 253. 24	1, 000, 000. 00	3, 899, 457. 17	4, 899, 457. 17
Security, New Haven, Conn.....	.....	.....	42, 287. 38	2, 550, 771. 60	1, 000, 000. 00	732, 734. 39	1, 732, 734. 39
Springfield Fire & Marine, Springfield, Mass.....	.....	.....	364, 115. 88	6, 614, 706. 97	2, 500, 000. 00	2, 580, 666. 63	5, 080, 666. 63
Standard Fire, Hartford, Conn.....	.....	.....	15, 501. 97	669, 363. 27	750, 000. 00	144, 134. 28	804, 134. 28
Sterling Fire, Indianapolis, Ind.....	4, 837. 91	.....	16, 192. 00	262, 249. 99	850, 000. 00	393, 621. 82	1, 243, 621. 82
Teutonia Fire, Pittsburgh, Pa.....	.....	.....	2, 500. 00	621, 670. 34	200, 000. 00	136, 005. 17	336, 005. 17
Virginia Fire & Marine, Richmond, Va.....	.....	.....	28, 951. 32	836, 605. 41	250, 000. 00	766, 122. 78	1, 016, 122. 78
Vulcan, New York, N. Y.....	.....	.....	3, 398. 19	80, 329. 64	200, 000. 00	75, 698. 33	275, 698. 33
Westchester Fire, New York, N. Y.....	.....	.....	100, 362. 04	3, 987, 603. 78	500, 000. 00	1, 714, 771. 63	2, 214, 771. 63
Williamsburgh City Fire, New York, N. Y.....	5, 432. 95	.....	44, 509. 89	2, 885, 797. 85	1, 000, 000. 00	1, 100, 787. 63	2, 100, 787. 63
Total.....	7, 229, 974. 36	5, 303, 278. 38	14, 650, 555. 95	242, 863, 407. 62	72, 400, 000. 00	151, 766, 978. 93	224, 166, 978. 93
MUTUAL.							
Fitchburg Mutual Fire, Fitchburg, Mass.....	.....	.....	35, 087. 03	210, 011. 68	.....	30, 080. 89	30, 080. 89
Mutual Fire, Sandy Spring, Md.....	.....	.....	.....	3, 362. 09	.....	379, 873. 88	379, 873. 88
Total.....	.....	.....	35, 087. 03	213, 373. 77	.....	409, 954. 77	409, 954. 77
LLOYDS ASSOCIATION.							
Subscribers at United States "Lloyds," New York, N. Y.....	430, 301. 44	.....	36, 290. 00	1, 102, 742. 17	100, 000. 00	719, 028. 69	819, 028. 69

TABLE C.—Income—Showing the nature of the income of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915.

Name and location.	Fire premiums.	Marine and inland premiums.	Deposit premiums written.	Interest on mortgage loans.	Interest on collateral loans.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.					
Ætna, Hartford, Conn.	\$9,582,403.20	\$2,796,262.59	\$6,547.00	\$38,478.23	\$5,078.76
Agricultural, Watertown, N. Y.	1,759,673.72			1,695.80	5,095.72
American Central, St. Louis, Mo.	1,864,018.77	123,924.48			
American Druggists' Fire, Cincinnati, Ohio	139,122.61	762.85			
American Eagle Fire, New York, N. Y.	122,688.69				
American & Foreign Marine, New York, N. Y.		327,769.96			
American, Newark, N. J.		173,311.73			
Automobile, Hartford, Conn.	4,108,868.15	627,502.32		96,034.60	
Boston, Boston, Mass.	117,670.44			1,418.07	1,954.78
Buffalo German, Buffalo, N. Y.	1,964,366.00	2,101,096.26		18,786.43	1,120.00
Buffalo Fire, Buffalo, N. Y.	670,233.39			27,617.76	840.00
Camden Fire, Camden, N. J.	1,754,126.02		1,605.00	42,162.26	1,668.54
Citizens, St. Louis, Mo.	302,134.40	7,572.17		4,007.00	
Columbia, Jersey City, N. J.		520,616.22			
Commercial Union Fire, New York, N. Y.	629,640.71			10,961.15	
Commonwealth, New York, N. Y.	1,009,350.83			43,115.67	1,425.00
Connecticut Fire, Hartford, Conn.	3,455,829.53			135.00	
Continental, New York, N. Y.	8,359,977.35	145,111.56		45,648.44	
Concordia Fire, Milwaukee, Wis.	1,159,046.92		1,077.66	2,905.58	1,284.07
County Fire, Philadelphia, Pa.	120,932.19			5,643.49	
Equitable Fire & Marine, Providence, R. I.	376,407.24			1,356.75	
Federal, Jersey City, N. J.		2,104,526.67		972.92	
Fidelity-Phenix Fire, New York, N. Y.	6,596,546.17	143,404.64		108,500.25	5,695.96
Fire Association of Philadelphia, Philadelphia, Pa.	4,409,964.60		25,763.90	72,900.82	16,193.07
Fireman's Fund, San Francisco, Cal.	4,162,954.57	3,658,942.33		129,325.79	
Firemen's, Newark, N. J.	2,725,239.91			1,553.26	
Franklin Fire, Philadelphia, Pa.	1,785,335.51	497.51	11,735.88	584.48	
German Alliance, New York, N. Y.	611,923.90			40,421.28	824.28
German-American Fire, Baltimore, Md.	215,610.73			2,357.58	
German-American, New York, N. Y.	8,969,562.78	68,239.19		30,126.59	
Germania Fire, New York, N. Y.	3,193,320.84			10,405.31	1,931.67
Girard Fire & Marine, Philadelphia, Pa.	729,576.12		8,682.30	99,009.57	12,000.00
Glens Falls, Glens Falls, N. Y.	2,264,718.20	167,906.14		3,778.00	
Globe & Rutgers Fire, New York, N. Y.	4,045,552.28	975,403.48		466.13	465.29
Granite State Fire, Portsmouth, N. H.	658,288.31			116.66	
Hanover Fire, New York, N. Y.	2,264,978.94			20,805.63	1,490.13
Hartford Fire, Hartford, Conn.	18,456,227.02	923,400.59		290.00	
Home, New York, N. Y.	17,422,967.75	822,161.72		49,092.88	2,516.50
Humboldt Fire, Pittsburgh, Pa.	781,191.32				
Imperial Assurance, New York, N. Y.	474,147.93				
Insurance Co. of North America, Philadelphia, Pa.	6,281,282.21	5,232,180.51	12,529.24	10,925.61	
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	2,188,118.29	90,593.54	3,674.97	3,176.42	

Maryland Motor Car, Wilmington, Del.....	195,042.76	389,197.27	90,565.91		
Massachusetts Fire & Marine, Boston, Mass.....	394,206.47		98,395.47		
Mechanic's & Traders, New Orleans, La.....	535,108.22		27,809.42		6,612.50
Mercantile Insurance Co. of America, New York, N. Y.....	777,380.01		25,583.76		
Milwaukee Mechanics, Milwaukee, Wis.....	1,934,069.77		1,975.00		
National Fire, Hartford, Conn.....	8,802,748.27	91,714.86	27,267.50		388.62
National Union Fire, Pittsburgh, Pa.....	2,120,883.91		10,140.67		
Newark Fire, Newark, N. J.....	1,110,429.22	82,482.77	73,790.19		
New Hampshire Fire, Manchester, N. H.....	2,809,274.25		1,945.00		
Niagara Fire, New York, N. Y.....	3,372,890.35	111,891.22	141.55		
North River, New York, N. Y.....	1,764,613.51	18,725.56	8,679.70		4,308.01
Northwestern National, Milwaukee, Wis.....	2,851,034.60	93,838.14	30,088.53		420.00
Old Colony, Boston, Mass.....	513,586.39	228,514.91	8,509.92		1,387.32
Orient, Hartford, Conn.....	1,527,907.01	138,583.41	2,925.00		
Pennsylvania Fire, Philadelphia, Pa.....	3,562,791.57		3,191.66		
Peoples National Fire, Wilmington, Del.....	994,985.16		60,636.23		4,527.78
Phoenix, Hartford, Conn.....	5,439,645.62	1,500,179.32	19,898.01		678.58
Providence Washington, Providence, R. I.....	2,725,396.92	914,321.48	97,616.29		
Queen, New York, N. Y.....	4,390,922.07				
Rhode Island, Providence, R. I.....	731,177.46	2,799,762.15			
St. Paul Fire & Marine, St. Paul, Minn.....	5,394,517.40				
Security, New Haven, Conn.....	2,487,287.84				
Springfield Fire & Marine, Springfield, Mass.....	6,113,916.67				
Standard Fire, Hartford, Conn.....	769,519.88				
Sterling Fire, Indianapolis, Ind.....	21,509.15	21,842.94	65,411.82		263.96
Teutonia Fire, Pittsburgh, Pa.....	525,431.64		41,198.96		
Virginia Fire & Marine, Richmond, Va.....	769,070.08		4,573.01		1,205.26
Vulcan, New York, N. Y.....	113,273.14				
Westchester Fire, New York, N. Y.....	3,700,125.98		6,942.37		
Williamsburgh City Fire, New York, N. Y.....	2,570,791.05	18,725.64	26,510.44		250.00
Total.....	192,182,862.89	27,420,966.13	1,658,697.82		79,625.80
MUTUAL.					
Fitchburg Mutual Fire, Fitchburg, Mass.....	190,984.27		168.27		
Mutual Fire, Sandy Springs, Md.....	64,763.90				
Total.....	255,748.17		168.27		
LLOYDS ASSOCIATION.					
Subscribers at United States "Lloyds," New York, N. Y.....		2,348,573.54			

TABLE C.—Income—Showing the nature of the income of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915—Continued.

Name and location.	Interest on bonds and dividends on stock.	Interest from all other sources.	Rent.	Profit on sale or maturity of ledger assets.	All other receipts.	Total income.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Ætna, Hartford, Conn.	\$872,626.34	\$34,174.19	\$25,287.00	\$69,209.25	\$884.86	\$13,387,394.43
Agricultural, Watertown, N. Y.	151,795.92	8,187.26	2,500.00	11,993.39	5,934.76	1,983,642.04
American Central, St. Louis, Mo.	153,159.43	9,327.66		5,486.05	1,046.21	2,163,754.12
American Druggists' Fire, Cincinnati, Ohio.	14,032.61	438.74			349.69	153,943.65
American Eagle Fire, New York, N. Y.	20,453.56	4,442.54		35,409.00	1,659,284.50	1,843,041.14
American & Foreign Marine, New York, N. Y.	50,410.04	1,191.14			457.43	379,828.57
American, Newark, N. J.	302,836.90	4,372.03	26,924.05	694.09	153.44	4,713,194.99
Automobile, Hartford, Conn.	15,141.17	5,205.80			700,000.00	1,468,892.58
Boston, Boston, Mass.	201,052.80	8,968.35		4,981.48	8,240.26	4,342,717.75
Buffalo German, Buffalo, N. Y.	82,541.22	8,556.16	34,106.17		6,263.67	832,578.44
Camden Fire, Camden, N. J.	91,982.86	1,583.04	36,526.24		15,008.50	1,914,136.22
Citizens, St. Louis, Mo.	13,036.29	11,018.32	6,000.00		43,068.84	380,837.02
Columbia, Jersey City, N. J.	39,925.26	1,793.77		9.19		562,344.44
Commercial Union Fire, New York, N. Y.	42,380.88	2,738.71		237.03		674,997.33
Commonwealth, New York, N. Y.	96,549.54	1,767.86	947.49	460.94	10.00	1,120,047.81
Connecticut Fire, Hartford, Conn.	215,719.64	8,440.15	12.50	25,201.50	146.34	3,749,890.33
Continental, New York, N. Y.	1,112,995.38	79,910.83	78,231.44	470,778.00	1,798,302.20	12,045,441.76
Concordia Fire, Milwaukee, Wis.	47,267.78	893.54			82,655.76	1,335,512.44
County Fire, Philadelphia, Pa.	23,426.28	616.71	3,301.00		235,086.04	388,629.53
Equitable Fire & Marine, Providence, R. I.	35,822.51	623.10	5,553.11	12,000.08	213,677.50	649,727.03
Federal, Jersey City, N. J.	124,963.89	10,580.65			6,075.25	2,247,503.21
Fidelity-Phoenix Fire, New York, N. Y.	642,551.59	37,875.44	28,987.76	183,087.00	1,178,152.45	8,811,577.97
Fire Association of Philadelphia, Philadelphia, Pa.	238,804.19	5,457.75	40,314.07	7,784.22	5,480.63	4,847,831.57
Fireman's Fund, San Francisco, Cal.	250,004.25	27,042.14	15,584.37	2,065.75	3,399.33	8,206,146.63
Firemen's, Newark, N. J.	139,385.20	611.78	91,589.77		135,862.39	3,222,014.84
Franklin Fire, Philadelphia, Pa.	91,316.97	1,675.53	7,143.43	7,471.43	279,891.60	1,384,547.41
German Alliance, New York, N. Y.	79,347.62	1,300.08		2,097.33		695,750.92
German-American Fire, Baltimore, Md.	16,718.15	604.64	4,743.00	1,110.25	12,139.00	292,171.33
German-American, New York, N. Y.	822,191.77	79,305.35	218,249.19	4,137.72	15,355.99	10,179,399.57
Germania Fire, New York, N. Y.	240,545.67	11,677.18	48,815.03	708.63	528.33	3,525,722.27
Girard Fire & Marine, Philadelphia, Pa.	79,441.42	1,678.16	17,446.00	7,308.03	2,697.59	859,166.60
Glens Falls, Glens Falls, N. Y.	132,608.91	13,114.77	24,757.90	1,702.90	32,305.81	2,748,124.20
Globe & Rutgers Fire, New York, N. Y.	391,510.32	2,879.65	5,662.08	22,860.21	4,659.00	5,452,305.02
Granite State Fire, Portsmouth, N. H.	38,469.36	6,625.25	5,948.75	330.00	8,825.00	705,479.09
Hanover Fire, New York, N. Y.	133,352.02	2,257.37	60,795.85	11,775.50	80,119.28	2,553,395.62
Hartford Fire, Hartford, Conn.	921,845.04	27,767.66	42,856.75	85,033.43	389.25	20,479,835.50
Home, New York, N. Y.	1,553,294.80	27,629.34		60,357.90	2,612.77	19,889,314.28
Humboldt Fire, Pittsburgh, Pa.	6,070.70	2,840.99	8,696.00	1,415.14	2,275.82	852,099.35
Imperial Assurance, New York, N. Y.	28,456.38	1,033.64			1,547.85	505,185.80
Insurance Co. of North America, Philadelphia, Pa.	703,389.18	25,191.89	16,035.63	25,533.47	3,381.62	12,310,449.36

Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	133,195.62	1,522.03	29,058.21	9,429.02	50,779.29	2,509,547.38
Maryland Motor Car, Wilmington, Del.....	17,309.03	463.77	.....	40.00	15.00	212,870.56
Massachusetts Fire & Marine, Boston, Mass.....	48,026.35	1,960.65	.....	.....	10,050.80	843,441.54
Mechanic's & Traders, New Orleans, La.....	61,481.84	741.20	.....	.....	40,302.42	641,233.68
Mercantile Insurance Co. of America, New York, N. Y.....	89,113.51	2,016.15	.....	44.23	.....	868,553.90
Milwaukee Mechanics, Milwaukee, Wis.....	90,138.74	3,115.29	.....	.....	83,145.11	2,201,154.82
National Fire, Hartford, Conn.....	480,742.81	30,531.97	120.00	57,477.21	680.42	9,592,578.26
National Union Fire, Pittsburgh, Pa.....	138,322.89	4,235.98	30,287.25	17,662.37	340,176.57	2,658,119.13
Newark Fire, Newark, N. J.....	50,290.14	997.18	2,415.49	.....	35,000.00	1,310,333.07
New Hampshire Fire, Manchester, N. H.....	248,557.35	.....	5,550.00	1,202.00	165,105.68	3,241,072.38
Niagara Fire, New York, N. Y.....	295,402.80	5,900.25	14,958.10	1,065.24	52,534.29	3,866,951.65
North River, New York, N. Y.....	99,104.47	5,572.59	.....	35,083.70	168.16	1,933,797.28
Northwestern National, Milwaukee, Wis.....	200,011.73	4,408.32	10,000.00	6,745.56	108.78	3,239,937.32
Old Colony, Boston, Mass.....	48,690.75	1,816.26	.....	.....	36.25	794,589.56
Orient, Hartford, Conn.....	126,414.70	11,121.93	12,803.00	4,377.30	870.00	1,822,218.90
Pennsylvania Fire, Philadelphia, Pa.....	297,610.12	6,131.45	8,316.16	8,060.46	379.00	3,910,790.82
Peoples National Fire, Wilmington, Del.....	54,147.70	1,133.19	16,669.04	1,268.00	400,028.50	1,500,091.66
Phoenix, Hartford, Conn.....	675,144.68	18,522.31	14,060.78	76,152.25	3,463.86	6,236,886.74
Providence Washington, Providence, R. I.....	186,226.72	13,013.83	.....	92,988.00	.....	4,520,729.79
Queen, New York, N. Y.....	385,979.25	9,834.83	.....	450.00	607.79	5,705,307.08
Rhode Island, Providence, R. I.....	53,347.65	1,064.35	.....	1,293.75	.....	786,883.21
St. Paul Fire & Marine, St. Paul, Minn.....	358,409.74	11,610.90	15,710.94	877.29	371,210.71	9,017,263.14
Security, New Haven, Conn.....	150,997.62	243.70	15,750.00	4,218.75	140,186.45	2,819,260.95
Springfield Fire & Marine, Springfield, Mass.....	300,693.96	15,097.55	18,000.00	40,242.00	29,529.92	6,615,096.39
Standard Fire, Hartford, Conn.....	60,687.33	887.86	.....	.....	.....	831,095.07
Sterling Fire, Indianapolis, Ind.....	9,413.08	2,182.94	.....	123.76	8,937.56	129,685.21
Teutonia Fire, Pittsburgh, Pa.....	2,611.72	844.25	3,506.52	915.25	74,090.79	648,599.13
Virginia Fire & Marine, Richmond, Va.....	58,489.53	1,159.41	6,500.00	402.75	332.69	841,732.73
Vulcan, New York, N. Y.....	11,180.00	672.80	.....	.....	3,398.19	128,524.13
Westchester Fire, New York, N. Y.....	231,560.02	5,015.02	108.00	247.70	1,043.55	3,945,042.64
Williamsburgh City Fire, New York, N. Y.....	162,104.06	4,718.42	6,162.42	28,440.44	892.96	2,818,595.43
Total.....	15,342,829.75	641,996.54	1,070,590.49	1,450,065.94	8,346,343.70	248,281,460.90
MUTUAL.						
Fitchburg Mutual Fire, Fitchburg, Mass.....	8,207.55	135.94	4,740.00	2,895.05	5,200.00	212,331.08
Mutual Fire, Sandy Spring, Md.....	13,814.82	739.15	11.00	.....	1,380.73	80,709.60
Total.....	22,022.37	875.09	4,751.00	2,895.05	6,580.73	293,040.68
LLOYDS ASSOCIATION.						
Subscribers at United States "Lloyds," New York, N. Y.....	36,466.54	12,968.17	.....	.....	508.75	2,398,517.00

TABLE D.—Expenditures—Showing the nature of the expenditures of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915.

Name and location.	Fire losses.	Marine and inland losses.	Dividends to stockholders.	Commissions.	Salaries, officers and clerks.	Rent.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Ætna, Hartford, Conn.	\$5,158,354.81	\$1,153,763.14	\$900,000.00	\$2,450,391.85	\$489,094.08	\$58,548.23
Agricultural, Watertown, N. Y.	881,680.96		100,000.00	379,193.71	61,259.32	3,935.00
American Central, St. Louis, Mo.	1,247,823.67	53,668.43	119,985.00	430,256.93	60,998.96	11,018.29
American Druggists' Fire, Cincinnati, Ohio	39,246.85		18,000.00	15,119.06	14,958.47	615.00
American Eagle Fire, New York, N. Y.	984.77	2.64		28,021.46	2,872.27	485.06
American & Foreign Marine, New York, N. Y.		135,303.39	30,000.00	47,070.85	4,360.00	
American, Newark, N. J.	2,165,192.86	60,950.15	280,051.00	997,328.30	214,227.00	23,041.74
Automobile, Hartford, Conn.	7,106.16	232,108.47	28,000.00	167,924.33	14,609.40	11,741.71
Boston, Boston, Mass.	1,040,464.19	1,094,179.48	240,000.00	788,114.33	242,072.01	38,941.13
Buffalo German, Buffalo, N. Y.	322,218.67		96,000.00	167,727.79	46,095.86	5,000.00
Camden Fire, Camden, N. J.	978,190.85		77,979.60	462,222.37	74,762.74	6,806.24
Citizens, St. Louis, Mo.	85,376.61	1,264.72	119,000.00	102,857.96	130.00	95.65
Columbia, Jersey City, N. J.		289,074.95		117,908.22	8,576.98	
Commercial Union Fire, New York, N. Y.	291,978.65		20,000.00	147,325.61	27,933.14	3,696.38
Commonwealth, New York, N. Y.	430,307.32		50,000.00	203,620.18	45,858.13	5,953.73
Connecticut Fire, Hartford, Conn.	1,850,739.67		200,000.00	755,363.76	213,893.31	33,668.12
Continental, New York, N. Y.	4,173,598.99	60,014.84	1,000,000.00	1,736,674.45	474,828.60	69,699.26
Concordia Fire, Milwaukee, Wis.	672,324.20		60,000.00	304,618.28	51,316.38	5,390.00
County Fire, Philadelphia, Pa.	136,933.68			130,979.35	12,916.51	1,875.00
Equitable Fire & Marine, Providence, R. I.	149,086.93			125,926.92	14,080.42	2,653.07
Federal, Jersey City, N. J.		11,569.39	37,000.00	675,838.45	5,841.23	
Fidelity-Phenix Fire, New York, N. Y.	3,210,436.84	906,584.88	120,000.00	1,391,995.54	414,027.91	70,057.99
Fire Association of Philadelphia, Philadelphia, Pa.	2,341,114.47	60,023.95	250,000.00	873,585.32	202,648.73	29,343.79
Fireman's Fund, San Francisco, Cal.	2,324,466.18		300,000.00	1,365,121.11	246,618.12	46,787.45
Firemen's, Newark, N. J.	1,454,486.08	1,670,171.91	240,000.00	644,532.28	137,818.65	22,751.08
Franklin Fire, Philadelphia, Pa.	481,773.60		530,015.00	1488,839.90	39,277.33	7,297.93
German Alliance, New York, N. Y.	319,319.79		60,000.00	155,710.30	3,490.00	
German-American Fire, Baltimore, Md.	104,794.44		50,000.00	49,661.77	16,670.96	2,500.00
German-American, New York, N. Y.	4,864,966.23	11,614.52	600,000.00	1,731,070.02	370,246.48	75,068.31
Germania Fire, New York, N. Y.	1,484,845.08		200,000.00	641,369.45	147,268.46	31,754.45
Girard Fire & Marine, Philadelphia, Pa.	374,407.31		100,000.00	190,726.01	61,173.09	12,485.54
Glens Falls, Glens Falls, N. Y.	1,196,514.23	56,167.74	60,000.00	523,751.33	124,088.88	12,000.00
Globe & Rutgers Fire, New York, N. Y.	2,561,172.00	430,206.93	160,000.00	811,867.22	174,784.86	15,326.41
Granite State Fire, Portsmouth, N. H.	373,396.64		20,000.00	142,230.74	29,838.37	3,191.41
Hanover Fire, New York, N. Y.	1,220,621.07		100,000.00	485,579.29	102,711.88	21,977.35
Hartford Fire, Hartford, Conn.	10,015,156.53	366,771.86	800,000.00	4,116,898.54	715,982.60	93,652.24
Home, New York, N. Y.	9,324,989.60	383,428.88	1,200,000.00	3,926,089.84	572,741.47	145,718.47
Humboldt Fire, Pittsburgh, Pa.	394,421.74		24,000.00	220,195.64	42,629.43	3,299.95
Imperial Assurance, New York, N. Y.	224,458.26		20,000.00	120,763.10	25,629.84	3,901.38
Insurance Co. of North America, Philadelphia, Pa.	3,275,905.11	2,550,741.19	480,000.00	2,077,218.94	236,406.78	53,670.75
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	1,175,159.64	44,369.21	58,111.95	563,382.66	95,664.62	9,000.00

Maryland Motor Car, Wilmington, Del.....	71, 680.17	.....	15,000.00	57, 649.25	19, 626.00	1, 999.92
Massachusetts Fire & Marine, Boston, Mass.....	273, 618.24	152, 763.08	.....	208, 051.62	45, 367.15	4, 626.72
Mechanics & Traders, New Orleans, La.....	397, 274.68	.....	20,000.00	96, 705.82	4, 713.43	3, 552.25
Mercantile Insurance Co. of America, New York, N. Y.....	227, 554.49	.....	120,000.00	209, 754.39	30, 513.24	3, 987.01
Milwaukee Mechanics, Milwaukee, Wis.....	960, 910.87	.....	400,000.00	458, 725.36	95, 809.96	13, 876.76
National Fire, Hartford, Conn.....	5, 002, 645.34	9, 139.39	15,000.00	1, 532, 178.64	251, 749.22	53, 475.70
National Union Fire, Pittsburgh, Pa.....	1, 413, 990.04	32, 705.32	69, 741.10	328, 794.27	132, 877.38	15, 940.20
Newark Fire, Newark, N. J.....	605, 217.38	.....	135,000.00	251, 107.13	70, 926.12	6, 282.75
New Hampshire Fire, Manchester, N. H.....	1, 517, 743.74	55, 111.41	250,000.00	617, 076.77	85, 476.80	3, 958.31
Niagara Fire, New York, N. Y.....	1, 882, 058.33	.....	49, 935.00	706, 522.59	228, 010.15	44, 171.20
North River, New York, N. Y.....	858, 027.60	28, 266.07	150,000.00	421, 212.11	114, 901.01	15,000.00
Northwestern National, Milwaukee, Wis.....	1, 379, 708.70	116, 720.85	24,000.00	693, 444.58	109, 971.44	10,000.00
Old Colony, Boston, Mass.....	252, 859.92	65, 045.47	225,000.00	173, 677.05	20, 435.77	668.04
Orient, Hartford, Conn.....	745, 248.17	.....	100,000.00	337, 314.30	80, 218.24	10, 574.89
Pennsylvania Fire, Philadelphia, Pa.....	2, 031, 704.65	.....	702, 226.35	776, 642.19	86, 629.01	24, 028.11
Peoples National Fire, Wilmington, Del.....	678, 077.78	.....	367.04	291, 850.23	48, 238.99	5, 000.00
Phoenix, Hartford, Conn.....	2, 559, 603.39	1, 005, 012.30	100,000.00	1, 026, 058.35	243, 831.32	27, 760.09
Providence Washington, Providence, R. I.....	1, 470, 163.19	415, 784.50	350,000.00	915, 116.55	135, 497.61	15, 383.27
Queen, New York, N. Y.....	2, 237, 198.75	.....	40,000.00	963, 762.82	352, 135.47	43, 778.24
Rhode Island, Providence, R. I.....	379, 497.23	1, 242, 085.74	200,000.00	234, 445.40	.....	.....
St. Paul Fire & Marine, St. Paul, Minn.....	3, 419, 396.90	.....	80,000.00	1, 874, 513.54	143, 582.03	12, 952.50
Security, New Haven, Conn.....	1, 536, 044.17	.....	250,000.00	504, 542.56	121, 362.66	17, 447.68
Springfield Fire & Marine, Springfield, Mass.....	3, 300, 770.98	.....	60,000.00	1, 132, 928.18	354, 886.59	35, 503.98
Standard Fire, Hartford, Conn.....	478, 321.01	9, 704.78	42, 500.00	179, 769.16	35, 135.87	3, 133.50
Sterling Fire, Indianapolis, Ind.....	118, 451.02	.....	4,000.00	.....	25, 206.56	2, 980.00
Teutonia Fire, Pittsburgh, Pa.....	370, 170.22	.....	30,000.00	136, 991.85	30, 377.06	3, 352.34
Virginia Fire & Marine, Richmond, Va.....	446, 174.90	.....	200,000.00	177, 017.54	30, 459.00	3, 100.00
Vulcan, New York, N. Y.....	50, 698.01	.....	100,000.00	11, 028.39	12, 288.99	4, 500.00
Westchester Fire, New York, N. Y.....	2, 028, 844.96	.....	.....	738, 234.77	126, 797.71	27, 597.19
Williamsburgh City Fire, New York, N. Y.....	1, 351, 906.95	.....	.....	954, 720.39	45, 744.20	9, 220.00
Total.....	104, 399, 576.56	12, 691, 180.80	12, 721, 912.04	45, 787, 229.16	8, 923, 172.25	1, 366, 798.76
Fitchburg Mutual Fire.....	88, 778.13	.....	.....	17, 823.23	16, 427.29	1, 500.00
Mutual Fire.....	49, 869.49	.....	.....	1, 548.29	9, 643.50	25.00
Total.....	138, 647.62	.....	.....	19, 371.52	26, 070.79	1, 525.00
LLOYDS ASSOCIATION.						
Subscribers at United States "Lloyds," New York, N. Y.....	.....	1, 101, 699.86	75, 000.00	494, 772.49	130, 470.93	11, 702.35

1 Minus.

TABLE D.—Expenditures—Showing the nature of the expenditures of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915—Continued.

Name and location.	Repairs, ex- penses, and taxes on real estate.	All other taxes, licenses, and insurance-de- partment fees.	Deposit premiums returned.	Loss on sale or maturity of ledger assets.	All other expenses.	Total expenditures.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Ætna, Hartford, Conn.	\$13,031.36	\$487,368.24	\$6,263.01	\$78,016.97	\$1,565,978.16	\$12,360,809.85
Agricultural, Watertown, N. Y.	1,379.98	65,684.59	.....	3,917.71	254,292.38	1,751,343.65
American Central, St. Louis, Mo.	.....	71,249.77	.....	24,225.00	246,001.62	2,265,227.67
American Druggists' Fire, Cincinnati, Ohio	.....	7,282.67	.....	.....	18,300.35	113,522.40
American Eagle Fire, New York, N. Y.	.....	2,942.79	.....	.....	403,229.44	438,538.43
American & Foreign Marine, New York, N. Y.	.....	6,395.54	.....	.....	10,942.31	234,072.09
American, Newark, N. J.	9,752.44	141,114.59	.....	2,241.36	436,852.04	4,330,751.48
Automobile, Hartford, Conn.	.....	26,332.74	.....	.....	100,786.28	588,609.09
Boston, Boston, Mass.	16,458.67	79,710.20	.....	.....	255,954.04	3,820,539.50
Buffalo German, Buffalo, N. Y.	23,890.38	23,642.90	.....	24,645.45	76,940.12	761,971.97
Camden Fire, Camden, N. J.	4,533.48	44,762.25	482.25	362.50	146,591.64	1,796,693.92
Citizens, St. Louis, Mo.	.....	1,844.73	.....	.....	1,054.30	311,623.97
Columbia, Jersey City, N. J.	.....	13,200.58	.....	.....	17,883.52	446,644.25
Commercial Union Fire, New York, N. Y.	.....	19,514.61	.....	11,697.00	65,494.73	587,640.12
Commonwealth, New York, N. Y.	1,084.16	36,913.76	.....	20,948.12	95,342.16	890,027.56
Connecticut Fire, Hartford, Conn.	3.43	148,990.00	.....	8,228.53	394,090.17	3,604,976.99
Continental, New York, N. Y.	62,015.71	311,688.32	.....	49,461.00	849,713.11	8,787,694.28
Concordia Fire, Milwaukee, Wis.	.....	50,381.76	.....	.....	208,816.53	1,352,847.15
County Fire, Philadelphia, Pa.	2,024.91	19,055.69	4,874.78	2,815.96	36,721.01	348,196.89
Equitable Fire & Marine, Providence, R. I.	3,852.80	3,599.96	.....	7,223.75	51,701.53	393,465.99
Federal, Jersey City, N. J.	.....	60,714.73	.....	50.00	52,750.83	1,821,780.12
Fidelity-Phoenix Fire, New York, N. Y.	7,222.77	240,433.52	.....	1,499.00	695,191.46	6,340,888.98
Fire Association of Philadelphia, Philadelphia, Pa.	17,619.83	195,310.08	49,603.09	1,489.22	531,446.32	4,542,160.85
Fireman's Fund, San Francisco, Cal.	11,269.57	220,602.02	.....	10,645.66	949,830.65	7,085,512.67
Firemen's, Newark, N. J.	66,162.27	102,150.42	.....	.....	450,824.01	3,118,724.79
Franklin Fire, Philadelphia, Pa.	5,381.26	44,893.58	25,790.43	102,627.49	79,582.26	827,798.98
German Alliance, New York, N. Y.	.....	29,518.77	.....	26,984.43	10,752.61	605,775.90
German-American Fire, Baltimore, Md.	1,240.51	8,390.50	.....	.....	17,754.51	251,012.69
German-American, New York, N. Y.	118,283.13	293,016.51	.....	243,376.01	1,222,998.80	9,530,640.01
Germania Fire, New York, N. Y.	29,651.36	119,173.27	.....	15,491.54	493,910.59	3,163,464.20
Girard Fire & Marine, Philadelphia, Pa.	7,829.25	28,340.72	18,618.40	21.90	74,824.54	868,426.76
Glens Falls, Glens Falls, N. Y.	3,512.33	75,199.54	.....	634.18	380,415.30	2,432,283.53
Globe & Rutgers Fire, New York, N. Y.	2,182.13	108,714.19	.....	6,069.43	332,449.19	4,502,772.36
Granite State Fire, Portsmouth, N. H.	1,598.65	23,819.34	.....	21,985.16	59,137.67	675,197.98
Hanover Fire, New York, N. Y.	41,802.31	88,629.12	.....	28,759.13	458,762.90	2,548,843.05
Hartford Fire, Hartford, Conn.	36,952.82	670,257.13	.....	39,107.28	2,194,932.72	19,049,711.72
Home, New York, N. Y.	.....	557,542.58	.....	16,773.74	1,750,965.82	17,878,250.40
Humboldt Fire, Pittsburgh, Pa.	5,986.38	17,168.21	.....	1,095.74	80,456.83	789,253.92

Imperial Assurance, New York, N. Y.	20,611.02	14,122.70	17,867.86	1,456.59	44,221.29	453,096.57
Insurance Co. of North America, Philadelphia, Pa.	21,680.27	327,890.68	12,141.99	6,222.55	1,360,015.68	10,401,784.60
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.		76,470.03		75.00	247,195.97	2,310,398.89
Maryland Motor Car, Wilmington, Del.		8,239.30			23,435.50	197,705.14
Massachusetts Fire & Marine, Boston, Mass.		20,156.93			60,537.25	765,120.99
Mechanics & Traders, New Orleans, La.	1,186.06	33,978.21			147,158.40	684,568.85
Mercantile Insurance Co. of America, New York, N. Y.		21,246.59			41,613.39	554,669.11
Milwaukee Mechanics, Milwaukee, Wis.	193.14	87,172.15		167,330.07	327,674.30	2,064,362.54
National Fire, Hartford, Conn.	13,120.21	350,452.08		1,525.00	1,513,729.89	9,293,820.54
National Union Fire, Pittsburgh, Pa.	959.81	111,749.75		50.00	786,441.18	2,807,277.63
Newark Fire, Newark, N. J.	8,564.39	43,468.19			183,752.39	1,271,814.77
New Hampshire Fire, Manchester, N. H.	10,716.88	115,049.12			631,009.60	3,116,031.22
Niagara Fire, New York, N. Y.		136,293.75		1,692.50	417,616.26	3,721,476.19
North River, New York, N. Y.		54,129.23		12,460.20	188,162.30	1,713,827.45
Northwestern National, Milwaukee, Wis.		109,931.32		283.00	440,297.35	2,931,321.39
Old Colony, Boston, Mass.	9,573.60	18,111.66		6,875.00	41,848.40	648,604.69
Orient, Hartford, Conn.	8,139.86	75,572.88		114,503.61	191,537.21	1,620,526.02
Pennsylvania Fire, Philadelphia, Pa.	3,659.72	148,688.08	19,402.95	2,276.99	373,638.01	3,803,896.33
Peoples National Fire, Wilmington, Del.	11,390.03	40,258.13		37,162.20	383,436.70	1,460,895.89
Phoenix, Hartford, Conn.	6,629.56	219,023.51			723,791.56	5,546,086.33
Providence, Washington, Providence, R. I.		128,150.37		20,546.00	307,703.65	4,077,026.94
Queen, New York, N. Y.		158,672.15			566,839.16	5,108,717.09
Rhode Island, Providence, R. I.		26,709.92		15,462.66	23,561.92	704,214.47
St. Paul Fire & Marine, St. Paul, Minn.	7,379.10	210,810.44		501.46	869,670.36	7,995,853.27
Security, New Haven, Conn.	3,308.66	88,090.79		480,761.38	423,440.77	2,774,738.75
Springfield Fire & Marine, Springfield, Mass.	6,992.05	225,094.62		41.57	787,834.14	6,574,771.92
Standard Fire, Hartford, Conn.		30,807.73		528.96	103,137.30	890,346.14
Sterling Fire, Indianapolis, Ind.		25,941.61			37,927.27	263,240.20
Teutonia Fire, Pittsburgh, Pa.	1,917.82	13,662.81		31.68	118,176.84	678,649.04
Virginia Fire & Marine, Richmond, Va.	1,992.16	35,079.44			58,582.48	782,437.20
Vulcan, New York, N. Y.		3,607.77			15,764.65	97,887.81
Westchester Fire, New York, N. Y.	87.57	136,977.68		1,932.25	498,466.27	3,758,938.40
Williamsburgh City Fire, New York, N. Y.	3,139.29	82,957.60		37,617.77	130,126.18	2,715,432.38
Total.....	635,963.09	7,624,027.14	155,044.76	1,660,314.28	27,042,016.07	223,007,234.91
MUTUAL.						
Fitchburg Mutual Fire.....	4,265.97	4,616.75		2,323.10	90,347.84	226,082.31
Mutual Fire.....	98.44	473.13			2,152.39	63,810.24
Total.....	4,364.41	5,089.88		2,323.10	92,500.23	289,892.55
LLOYDS ASSOCIATION.						
Subscribers at United States "Lloyds," New York, N. Y.		45,770.68			103,034.98	1,962,451.29

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915.

Name and location.	Fire risks in force Dec. 31, 1914.	Premiums.	Marine and inland risks in force Dec. 31, 1914.	Premiums.	Fire risks written during the year.	Premiums.	Marine and inland risks written during the year.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Ætna, Hartford, Conn.	\$1,761,370,666.00	\$19,695,430.48	\$67,678,385.00	\$1,511,569.91	\$1,199,248,759.00	\$13,154,438.18	\$883,101,806.00
Agricultural, Watertown, N. Y.	488,847,800.00	4,612,937.00			289,827,100.00	2,755,376.61	
American Central, St. Louis, Mo.	761,282,833.00	7,748,926.68	636,274.00	21,074.05	529,498,173.00	5,328,454.37	24,474,470.00
American Druggists' Fire, Cincinnati, Ohio	14,481,311.00	150,218.78			16,713,716.00	172,236.37	
American Eagle Fire, New York, N. Y.					58,017,759.00	524,931.48	135,330.00
American & Foreign Marine, New York, N. Y.			17,311,406.00	183,088.87			1,142,017,255.00
American, Newark, N. J.	1,114,170,566.00	11,187,941.28	6,625,306.00	134,528.11	595,931,659.00	5,890,651.10	10,101,211.00
Automobile, Hartford, Conn.	1,243,580.00	11,213.17	12,878,376.00	313,891.22	19,441,005.00	151,618.81	59,331,404.00
Boston, Boston, Mass.	468,900,822.00	4,489,832.06	39,462,730.00	1,222,123.85	360,119,390.00	3,409,214.70	246,398,219.00
Buffalo German, Buffalo, N. Y.	195,437,288.00	1,893,807.28			94,918,205.00	944,592.09	
Camden Fire, Camden, N. J.	318,939,003.00	3,349,699.00			256,030,180.00	2,675,887.15	
Citizens, St. Louis, Mo.	339,790,327.00	3,860,550.82	61,950.00	1,132.18	233,338,369.00	2,471,175.80	1,415,786.00
Columbia, Jersey City, N. J.			30,150,851.00	690,623.63			118,600,585.00
Commercial Union Fire, New York, N. Y.	127,798,778.00	1,289,256.96			105,616,573.00	1,046,050.00	
Commonwealth, New York, N. Y.	259,710,706.00	2,057,948.81			205,625,809.00	1,818,276.64	
Connecticut Fire, Hartford, Conn.	884,530,257.00	9,083,532.19			483,099,331.00	4,964,753.26	
Continental, New York, N. Y.	2,042,228,700.00	20,340,254.42	8,706,305.00	218,970.04	1,233,163,525.00	11,078,697.13	13,172,113.00
Concordia Fire, Milwaukee, Wis.	277,939,793.00	2,898,142.50			174,968,480.00	1,888,790.26	
County Fire, Philadelphia, Pa.	45,918,489.00	460,391.92			67,192,218.00	678,709.28	
Equitable Fire & Marine, Providence, R. I.	202,337,038.00	2,022,361.81			178,048,721.00	1,813,035.24	
Federal, Jersey City, N. J.			171,261,760.00	1,802,067.94			1,888,969,957.00
Fidelity-Phenix Fire, New York, N. Y.	1,532,407,705.00	16,060,718.59	7,279,990.00	184,103.64	899,147,321.00	9,157,983.98	11,643,861.00
Fire Association of Philadelphia, Philadelphia, Pa.	843,863,669.00	8,529,979.07			588,688,228.00	6,383,779.34	
Fireman's Fund, San Francisco, Cal.	847,206,177.00	10,202,870.41	95,105,182.00	2,347,391.52	539,271,905.00	6,272,340.86	1,531,986,531.00
Firemen's, Newark, N. J.	661,031,336.00	6,732,794.09			414,525,007.00	4,324,319.88	
Franklin Fire, Philadelphia, Pa.	294,338,251.00	2,949,612.03			179,387,178.00	1,986,690.94	
German Alliance, New York, N. Y.	487,036,710.00	4,717,249.25			334,577,161.00	3,261,172.19	173,587.00
German American Fire, Baltimore, Md.	70,331,589.00	592,621.46			41,925,184.00	341,844.73	
German American, New York, N. Y.	2,401,328,224.00	22,677,704.44			1,612,470,884.00	15,269,418.83	3,591,158.00
Germania Fire, New York, N. Y.	810,269,377.00	7,674,571.94			455,777,450.00	4,555,882.52	
Girard Fire & Marine, Philadelphia, Pa.	264,040,921.00	2,429,413.77			127,837,478.00	1,233,991.71	
Glens Falls, Glens Falls, N. Y.	591,370,584.00	5,555,937.51	8,560,626.00	181,534.22	369,585,595.00	3,412,583.34	10,857,956.00
Globe & Rutgers Fire, New York, N. Y.	662,764,898.00	7,533,855.39	7,069,264.00	183,925.66	701,917,664.00	7,249,290.85	93,519,853.00
Granite State Fire, Portsmouth, N. H.	122,277,601.00	1,496,293.81			83,156,471.00	1,031,504.19	
Hanover Fire, New York, N. Y.	604,622,327.00	6,109,952.86			342,154,666.00	3,497,686.07	
Hartford Fire, Hartford, Conn.	3,134,622,258.00	32,103,491.20	34,781,984.00	870,705.14	2,494,178,749.00	26,106,207.20	104,427,214.00
Home, New York, N. Y.	3,269,867,436.00	31,183,350.00	54,823,997.00	943,634.00	2,775,253,678.00	27,015,688.59	606,026,564.00
Humboldt Fire, Pittsburgh, Pa.	2,09,486,245.00	2,002,189.92			123,638,233.00	1,241,916.92	
Imperial Assurance, New York, N. Y.	85,488,630.00	732,212.38			87,942,070.00	883,063.02	

Insurance Co. of North America, Philadelphia, Pa.	1, 296, 447, 490.00	14, 036, 885.49	167, 927, 648.00	1, 536, 068.31	815, 446, 195.00	8, 761, 099.34	1, 194, 353, 911.00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	377, 294, 484.00	4, 356, 382.76	559, 884.00	11, 334.18	329, 904, 092.00	4, 047, 465.03	13, 893, 579.00
Maryland Motor Car, Wilmington, Del.	6, 415, 952.00	154, 849.24			10, 059, 445.00	265, 928.35	
Massachusetts Fire & Marine, Boston, Mass.	91, 874, 717.00	903, 412.60	13, 348, 545.00	291, 148.46	57, 604, 607.00	582, 592.75	69, 146, 077.00
Mechanics & Traders, New Orleans, La.	160, 347, 630.00	1, 657, 949.66			118, 769, 884.00	1, 202, 600.57	
Mercantile Insurance Co. of America, New York, N. Y.	156, 418, 088.00	1, 203, 587.86			137, 306, 566.00	1, 250, 589.47	
Milwaukee Mechanics, Milwaukee, Wis.	508, 527, 411.00	5, 210, 660.36			272, 027, 242.00	2, 840, 880.23	
National Fire, Hartford, Conn.	2, 136, 752, 190.00	21, 324, 364.83			1, 510, 269, 208.00	14, 797, 026.06	5, 748, 865.00
National Union Fire, Pittsburgh, Pa.	578, 802, 967.00	6, 754, 177.62			382, 159, 130.00	4, 479, 323.78	
Newark Fire, Newark, N. J.	194, 878, 553.00	1, 996, 741.93	384, 660.00	13, 949.19	174, 920, 869.00	1, 822, 572.57	3, 598, 553.00
New Hampshire Fire, Manchester, N. H.	570, 043, 903.00	5, 815, 753.83			403, 117, 506.00	4, 133, 789.45	
Niagara Fire, New York, N. Y.	829, 489, 806.00	8, 507, 955.95	2, 495, 534.00	60, 529.52	495, 822, 399.00	5, 202, 151.20	7, 034, 271.00
North River, New York, N. Y.	422, 468, 749.00	4, 247, 109.94			346, 995, 482.00	3, 469, 072.92	5, 716, 950.00
Northwestern National, Milwaukee, Wis.	801, 644, 487.00	7, 051, 202.47	1, 016, 044.00	17, 192.44	359, 283, 930.00	3, 608, 248.63	17, 078, 320.00
Old Colony, Boston, Mass.	111, 823, 782.00	1, 127, 350.21	6, 488, 411.00	185, 088.27	92, 762, 624.00	907, 345.31	25, 721, 270.00
Orient, Hartford, Conn.	359, 956, 453.00	3, 540, 781.84	4, 950, 251.00	114, 827.81	252, 552, 635.00	2, 577, 667.92	10, 684, 574.00
Pennsylvania Fire, Philadelphia, Pa.	784, 100, 633.00	8, 164, 763.90			536, 413, 956.00	5, 232, 187.22	
Peoples National Fire, Wilmington, Del.	133, 287, 827.00	1, 472, 522.76			118, 277, 981.00	1, 561, 807.51	
Phoenix, Hartford, Conn.	1, 272, 250, 544.00	12, 455, 333.93			886, 476, 694.00	8, 321, 753.46	
Providence-Washington, Providence, R. I.	551, 716, 879.00	5, 490, 646.96	34, 384, 908.00	823, 833.14	487, 370, 831.00	4, 512, 712.24	449, 260, 982.00
Queen, New York, N. Y.	878, 088, 702.00	9, 372, 031.20	24, 936, 484.00	584, 117.54	596, 868, 338.00	6, 229, 893.29	314, 828, 530.00
Rhode Island, Providence, R. I.	157, 135, 993.00	1, 437, 900.79			167, 174, 631.00	1, 486, 939.50	
St. Paul Fire & Marine, St. Paul, Minn.	857, 638, 706.00	10, 242, 881.99	54, 417, 237.00	928, 392.14	574, 187, 462.00	7, 364, 106.95	683, 283, 472.00
Security, New Haven, Conn.	513, 010, 386.00	5, 204, 693.47			354, 100, 847.00	3, 938, 775.97	
Springfield Fire & Marine, Springfield, Mass.	1, 164, 973, 568.00	12, 426, 324.64			863, 061, 305.00	9, 210, 654.04	
Standard Fire, Hartford, Conn.	143, 658, 956.00	1, 330, 329.17			114, 668, 231.00	1, 185, 563.99	
Sterling Fire, Indianapolis, Ind.	76, 957, 449.00	801, 090.57			80, 286, 112.00	865, 579.63	1, 320, 233.00
Teutonia Fire, Pittsburgh, Pa.	150, 410, 455.00	1, 550, 878.18			87, 811, 679.00	895, 561.37	
Virginia Fire & Marine, Richmond, Va.	115, 670, 733.00	1, 664, 785.65			89, 988, 182.00	1, 166, 723.01	
Vulcan, New York, N. Y.	7, 327, 993.00	79, 241.85			15, 230, 215.00	150, 745.50	
Westchester Fire, New York, N. Y.	830, 588, 553.00	8, 092, 154.39			571, 469, 214.00	5, 965, 385.23	
Williamsburgh City Fire, New York, N. Y.	621, 841, 794.00	6, 421, 808.17			404, 623, 012.00	4, 272, 959.21	20, 450, 468.00
Total	43, 059, 160, 728.00	438, 461, 808.49	882, 303, 992.00	15, 376, 844.98	29, 979, 604, 398.00	306, 306, 905.33	9, 572, 064, 915.00
MUTUAL.							
Fitchburg Mutual Fire, Fitchburg, Mass.	27, 254, 905.00	359, 183.96			16, 779, 302.00	217, 629.78	
Mutual Fire, Sandy Spring, Md.	17, 417, 426.00	61, 312.97			2, 595, 878.00	4, 033.84	
Total	44, 672, 331.00	420, 496.93			19, 375, 180.00	221, 663.62	
LLOYDS ASSOCIATION.							
Subscribers at United States "Lloyds," New York, N. Y.			57, 724, 761.00	1, 074, 130.58			976, 582, 565.00

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915—Continued.

Name and location.	Premiums.	Total fire risks.	Total premiums.	Total marine and inland risks.	Total premiums.	Deduct expira- tions and cancel- lations, fire.	Premiums.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Ætna, Hartford, Conn.	\$5,672,177.60	\$2,960,619,425.00	\$32,849,868.66	\$950,780,191.00	\$7,183,747.51	\$1,000,191,964.00	\$11,635,151.36
Agricultural, Watertown, N. Y.	.....	778,674,900.00	7,368,313.61	.....	.....	267,980,600.00	2,634,446.61
American Central, St. Louis, Mo.	145,217.22	1,290,781,006.00	13,077,381.05	25,110,744.00	166,291.27	504,131,159.00	5,226,812.82
American Druggists' Fire, Cincinnati, Ohio	.....	31,195,027.00	322,455.15	.....	.....	14,601,172.00	149,594.29
American Eagle Fire, New York, N. Y.	3,995.69	58,017,759.00	524,931.48	135,330.00	3,995.69	2,942,868.00	13,148.24
American & Foreign Marine, New York, N. Y.	1,306,321.66	1,710,102,225.00	17,078,592.38	1,159,328,661.00	1,489,410.53	583,170,874.00	5,969,343.51
American, Newark, N. J.	237,237.23	20,684,585.00	162,831.98	16,726,517.00	371,765.34	3,633,439.00	31,246.99
Automobile, Hartford, Conn.	863,969.87	829,020,212.00	7,899,046.76	72,209,780.00	1,177,861.09	296,058,502.00	2,909,947.01
Boston, Boston, Mass.	2,956,021.26	290,355,493.00	2,838,399.37	285,860,949.00	4,178,145.11	101,081,113.00	1,022,041.97
Buffalo German, Buffalo, N. Y.	.....	574,999,183.00	6,025,586.15	.....	.....	216,036,265.00	2,417,396.64
Camden Fire, Camden, N. J.	25,649.28	573,128,696.00	6,331,726.62	1,477,736.00	26,781.46	379,187,006.00	4,297,022.69
Citizens, St. Louis, Mo.	958,560.83	233,415,351.00	2,335,306.96	157,751,436.00	1,649,184.46	93,408,329.00	943,361.99
Columbia, Jersey City, N. J.	.....	465,336,515.00	3,876,225.45	.....	.....	47,955,513.00	1,489,479.84
Commercial Union Fire, New York, N. Y.	.....	1,367,629,588.00	14,048,285.45	.....	.....	474,244,447.00	5,048,136.32
Commonwealth, New York, N. Y.	.....	3,275,392,225.00	31,418,951.55	21,878,418.00	524,233.12	1,153,582,606.00	10,604,743.80
Connecticut Fire, Hartford, Conn.	305,263.08	452,908,273.00	4,786,932.76	.....	.....	1,160,737,067.00	1,785,194.62
Continental, New York, N. Y.	.....	113,110,707.00	1,139,101.20	.....	.....	36,951,371.00	402,750.41
Concordia Fire, Milwaukee, Wis.	.....	380,385,759.00	3,835,397.05	.....	.....	172,678,874.00	1,810,400.00
County Fire, Philadelphia, Pa.	.....	2,431,555,026.00	25,218,702.57	2,060,231,717.00	7,672,883.38	798,301,612.00	8,368,201.22
Equitable Fire & Marine, Providence, R. I.	5,870,815.44	1,432,551,897.00	14,913,758.41	18,923,851.00	455,034.80	532,854,683.00	6,038,550.25
Federal, Jersey City, N. J.	270,931.16	1,386,478,082.00	16,475,211.27	1,627,091,713.00	10,975,011.43	508,261,367.00	6,106,776.86
Fidelity-Phenix Fire, New York, N. Y.	8,627,619.91	1,075,559,343.00	11,057,113.97	.....	.....	384,581,969.00	4,123,649.66
Fire Association of Philadelphia, Pa.	.....	473,725,429.00	4,936,302.97	.....	.....	209,543,512.00	2,263,431.97
Firemans Fund, San Francisco, Cal.	.....	821,613,871.00	7,978,421.44	173,587.00	3,785.41	324,728,015.00	3,301,350.89
Firemen's, Newark, N. J.	3,785.41	112,256,773.00	934,466.19	.....	.....	39,578,057.00	340,593.75
Franklin Fire, Philadelphia, Pa.	.....	4,013,799,108.00	37,947,123.27	3,591,158.00	92,538.07	1,522,241,784.00	15,216,675.79
German Alliance, New York, N. Y.	92,538.07	1,266,046,827.00	12,230,454.46	.....	.....	414,521,960.00	4,185,071.25
German American Fire, Baltimore, Md.	.....	391,878,399.00	3,663,405.48	.....	.....	125,808,934.00	1,254,175.99
German American, New York, N. Y.	.....	960,956,179.00	8,968,520.85	19,418,582.00	395,173.02	324,100,976.00	3,248,581.79
Germania Fire, New York, N. Y.	213,638.80	1,364,682,562.00	14,783,146.24	100,589,117.00	1,222,085.20	669,044,414.00	7,094,717.96
Globe & Rutgers Fire, New York, N. Y.	1,038,159.54	205,434,072.00	2,527,798.00	.....	.....	72,797,431.00	936,303.14
Granite State Fire, Portsmouth, N. H.	.....	947,136,993.00	9,607,638.93	.....	.....	336,375,008.00	3,535,987.66
Hanover Fire, New York, N. Y.	.....	5,628,801,007.00	58,137,698.40	139,209,198.00	2,516,986.59	2,114,955,544.00	23,014,070.51
Hartford Fire, Hartford, Conn.	1,646,281.45	6,045,121,114.00	58,199,038.59	660,850,561.00	2,375,295.25	2,379,849,648.00	22,621,900.59
Home, New York, N. Y.	1,431,661.25	333,124,478.00	3,244,106.84	.....	.....	123,798,478.00	1,140,450.20
Humboldt Fire, Pittsburgh, Pa.	.....	173,430,700.00	1,615,275.40	.....	.....	63,287,514.00	656,931.48
Imperial Assurance, New York, N. Y.	.....	2,111,893,685.00	22,800,984.83	1,362,281,559.00	8,532,559.50	732,307,071.00	8,093,831.17
Insurance Co. of North America, Philadelphia, Pa.	6,996,491.19	.....	.....	.....	.....	.....	.....

Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	138, 428. 70	707, 198, 576. 00	8, 403, 847. 79	14, 453, 463. 00	149, 762. 88	296, 611, 074. 00	3, 751, 428. 91
Maryland Motor Car, Wilmington, Del.	666, 495. 96	16, 475, 397. 00	420, 768. 59	82, 494, 622. 00	957, 644. 42	9, 218, 998. 00	241, 312. 98
Massachusetts Fire & Marine, Boston, Mass.		149, 479, 324. 00	1, 486, 005. 35			52, 162, 004. 00	541, 676. 90
Mechanics & Traders, New Orleans, La.		279, 117, 514. 00	2, 860, 550. 23			112, 548, 613. 00	1, 213, 256. 76
Mercantile Insurance Co. of America, New York, N. Y.		293, 724, 654. 00	2, 454, 127. 33			106, 885, 675. 00	868, 150. 64
Milwaukee Mechanics, Milwaukee, Wis.		780, 554, 653. 00	8, 051, 540. 59			258, 984, 225. 00	2, 784, 161. 78
National Fire, Hartford, Conn.	123, 130. 78	3, 647, 021, 398. 00	36, 121, 390. 89	5, 748, 865. 00	123, 130. 78	1, 358, 683, 435. 00	13, 795, 560. 38
National Union Fire, Pittsburgh, Pa.		960, 962, 097. 00	11, 233, 501. 40			366, 937, 402. 00	4, 464, 251. 54
Newark Fire, Newark, N. J.	116, 631. 32	369, 799, 422. 00	3, 919, 514. 50	3, 983, 213. 00	130, 580. 51	137, 039, 659. 00	1, 455, 710. 74
New Hampshire Fire, Manchester, N. H.		973, 161, 409. 00	9, 949, 543. 28			342, 750, 944. 00	3, 691, 340. 46
Niagara Fire, New York, N. Y.	156, 002. 77	1, 325, 312, 205. 00	13, 710, 107. 15	9, 529, 805. 00	216, 532. 29	507, 501, 536. 00	5, 545, 161. 26
North River, New York, N. Y.	18, 725. 56	769, 464, 231. 00	7, 716, 182. 86	5, 716, 950. 00	18, 725. 56	320, 735, 936. 00	3, 307, 105. 68
Northwestern National, Milwaukee, Wis.	103, 464. 67	1, 160, 928, 417. 00	10, 659, 451. 10	18, 094, 364. 00	120, 657. 11	336, 708, 175. 00	3, 438, 426. 86
Old Colony, Boston, Mass.	365, 095. 86	204, 586, 406. 00	2, 034, 695. 52	32, 209, 681. 00	550, 184. 13	76, 615, 967. 00	773, 934. 26
Orient, Hartford, Conn.	225, 810. 58	612, 509, 088. 00	6, 118, 449. 76	15, 634, 825. 00	340, 638. 39	225, 620, 660. 00	2, 349, 874. 75
Pennsylvania Fire, Philadelphia, Pa.		1, 320, 514, 589. 00	13, 396, 951. 12			482, 577, 574. 00	5, 157, 321. 45
Peoples National Fire, Wilmington, Del.		251, 565, 808. 00	3, 034, 330. 27			99, 120, 820. 00	1, 406, 301. 74
Phoenix, Hartford, Conn.		2, 158, 727, 238. 00	20, 777, 087. 39			787, 290, 190. 00	7, 173, 827. 83
Providence-Washington, Providence, R. I.	2, 932, 706. 68	1, 039, 087, 710. 00	10, 003, 359. 20	483, 645, 890. 00	3, 756, 539. 82	409, 388, 047. 00	3, 881, 364. 97
Queen, New York, N. Y.	1, 193, 393. 60	1, 474, 957, 040. 00	15, 601, 924. 49	339, 765, 014. 00	1, 777, 511. 14	543, 314, 903. 00	6, 016, 950. 34
Rhode Island, Providence, R. I.		324, 310, 624. 00	2, 924, 840. 29			128, 313, 001. 00	1, 151, 547. 55
St. Paul Fire & Marine, St. Paul, Minn.	5, 302, 711. 10	1, 431, 826, 168. 00	17, 603, 988. 94	737, 700, 709. 00	6, 231, 103. 24	500, 626, 898. 00	6, 880, 403. 92
Security, New Haven, Conn.		867, 111, 233. 00	9, 143, 469. 44			313, 672, 252. 00	3, 615, 493. 55
Springfield Fire & Marine, Springfield, Mass.		2, 028, 034, 873. 00	21, 636, 978. 68			787, 192, 993. 00	8, 671, 287. 92
Standard Fire, Hartford, Conn.		258, 327, 187. 00	2, 515, 893. 16			102, 625, 888. 00	1, 104, 380. 40
Sterling Fire, Indianapolis, Ind.	23, 253. 55	157, 243, 561. 00	1, 667, 670. 20	1, 320, 233. 00	23, 253. 55	19, 268, 778. 00	209, 276. 69
Teutonia Fire, Pittsburgh, Pa.		238, 222, 134. 00	2, 446, 439. 55			93, 939, 513. 00	982, 477. 41
Virginia Fire & Marine, Richmond, Va.		205, 658, 915. 00	2, 831, 508. 66			83, 562, 556. 00	1, 092, 857. 18
Vulcan, New York, N. Y.		22, 558, 208. 00	229, 987. 35			9, 857, 197. 00	108, 222. 80
Westchester Fire, New York, N. Y.		1, 402, 057, 767. 00	14, 058, 539. 62			505, 740, 217. 00	5, 482, 422. 46
Williamsburgh City Fire, New York, N. Y.	75, 651. 52	1, 026, 464, 806. 00	10, 694, 767. 38	20, 450, 468. 00	75, 651. 52	387, 848, 159. 00	4, 138, 542. 23
Total	50, 107, 838. 59	73, 038, 765, 126. 00	744, 768, 713. 82	10, 454, 368, 907. 00	65, 484, 683. 57	26, 948, 877, 435. 00	285, 225, 503. 58
MUTUAL.							
Fitchburg Mutual Fire, Fitchburg, Mass.		44, 034, 207. 00	576, 813. 74			16, 382, 164. 00	221, 897. 89
Mutual Fire, Sandy Spring, Md.		20, 013, 304. 00	65, 346. 81			2, 181, 420. 50	146. 12
Total		64, 047, 511. 00	642, 160. 55			18, 563, 584. 50	222, 044. 01
LLOYDS ASSOCIATION.							
Subscribers at United States "Lloyds" New York, N. Y.	4, 585, 399. 26			1, 034, 307, 326. 00	5, 660, 529. 84		

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915—Continued.

Name and location.	Deduct expira- tions and can- cellations, ma- rine and inland.	Premiums.	Fire risks in force at end of year.	Premiums.	Marine and inland risks in force at end of year.	Premiums.	Deduct amount reinsured, fire.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Ætna, Hartford, Conn.	\$868,276,628.00	\$5,467,970.05	\$1,960,427,461.00	\$21,214,717.30	\$82,503,563.00	\$1,715,777.46	\$229,317,582.00
Agricultural, Watertown, N. Y.	22,371,105.00	104,663.74	510,694,300.00	4,733,867.00	2,739,639.00	61,627.53	93,461,700.00
American Central, St. Louis, Mo.			786,649,847.00	7,850,568.23			444,785,957.00
American Druggists' Fire, Cincinnati, Ohio.		4.00	16,593,855.00	172,860.86			2,261,205.00
American Eagle Fire, New York, N. Y.	2,300.00		55,074,891.00	511,783.24	133,030.00	3,991.69	39,664,311.00
American & Foreign Marine, New York, N. Y.	1,120,392,288.00	1,299,944.23			38,936,373.00	189,466.30	
American, Newark, N. J.	8,412,824.00	196,057.32	1,126,931,351.00	11,109,248.87	8,313,693.00	175,708.02	140,298,895.00
Automobile, Hartford, Conn.	48,959,949.00	638,457.76	17,051,146.00	131,584.99	23,249,831.00	539,403.33	1,095,270.00
Boston, Boston, Mass.	241,669,536.00	2,968,807.82	532,961,710.00	4,989,099.75	44,200,413.00	1,209,337.29	131,216,359.00
Buffalo German, Buffalo, N. Y.			189,274,380.00	1,816,357.40			28,892,358.00
Camden Fire, Camden, N. J.		11,473.74	358,962,918.00	3,008,189.51			43,829,976.00
Citizens, St. Louis, Mo.	597,382.00		193,941,690.00	2,034,703.93	880,354.00	15,307.72	166,892,751.00
Columbia, Jersey City, N. J.	124,787,887.00	1,027,355.02			32,963,549.00	621,829.44	
Commercial Union Fire, New York, N. Y.			140,007,022.00	1,391,944.97			26,459,026.00
Commonwealth, New York, N. Y.			417,381,002.00	2,386,745.61			74,891,479.00
Connecticut Fire, Hartford, Conn.			893,385,141.00	9,000,149.13			113,827,339.00
Continental, New York, N. Y.	11,823,985.00	285,170.41	2,121,809,619.00	20,814,207.75	10,054,433.00	239,062.71	216,093,860.00
Concordia Fire, Milwaukee, Wis.			292,171,206.00	3,001,738.14			61,499,001.00
County Fire, Philadelphia, Pa.			76,159,336.00	736,350.79			52,293,307.00
Equitable Fire & Marine, Providence, R. I.			207,706,885.00	2,024,997.05			156,271,721.00
Federal, Jersey City, N. J.	1,823,603,630.00	5,633,768.84			236,628,087.00	2,039,114.54	
Fidelity-Phoenix Fire, New York, N. Y.	10,248,505.00	244,085.52	1,633,250,414.00	16,850,501.35	8,675,346.00	210,949.28	185,086,821.00
Fire Association of Philadelphia, Philadelphia, Pa.			899,697,214.00	8,875,208.16			75,764,021.00
Firemans Fund, San Francisco, Cal.	1,466,395,763.00	7,495,914.78	878,216,715.00	10,368,434.41	160,695,950.00	3,479,096.65	134,630,575.00
Firemen's, Newark, N. J.			690,977,374.00	6,933,464.31			103,708,747.00
Franklin Fire, Philadelphia, Pa.			264,181,917.00	2,672,871.00			240,851,788.00
German Alliance, New York, N. Y.	26,615.00	794.39	496,885,856.00	4,677,070.55	146,972.00	2,991.02	398,849,567.00
German American Fire, Baltimore, Md.			72,678,716.00	593,872.44			12,198,534.00
German American, New York, N. Y.	1,518,534.00	37,483.06	2,491,557,324.00	22,730,447.48	2,072,624.00	55,055.01	572,460,834.00
Germania Fire, New York, N. Y.			851,524,867.00	8,045,383.21			99,115,663.00
Girard Fire & Marine, Philadelphia, Pa.			266,099,465.00	2,409,229.49			51,353,874.00
Glens Falls, Glens Falls, N. Y.	6,315,598.00	146,499.58	636,855,203.00	5,719,939.06	13,102,984.00	248,673.44	94,178,672.00
Globe & Rutgers Fire, New York, N. Y.	79,870,072.00	791,723.50	695,638,148.00	7,688,428.28	20,719,045.00	430,361.70	95,945,643.00
Granite State Fire, Portsmouth, N. H.			132,636,641.00	1,591,494.86			25,380,299.00
Hanover Fire, New York, N. Y.			610,761,985.00	6,071,651.27			115,817,959.00
Hartford Fire, Hartford, Conn.	96,833,281.00	1,598,025.85	3,513,845,463.00	35,123,627.89	42,375,917.00	918,960.74	422,801,956.00
Home, New York, N. Y.	604,417,658.00	1,392,459.25	3,665,271,466.00	35,577,138.00	56,432,903.00	982,836.00	558,445,386.00
Humboldt Fire, Pittsburgh, Pa.			209,326,000.00	2,103,656.64			38,600,623.00
Imperial Assurance, New York, N. Y.			110,143,186.00	958,343.92			25,720,363.00

Insurance Co. of North America, Philadelphia, Pa.....	1,215,579,652.00	6,811,233.55	1,379,586,614.00	14,707,153.66	146,701,907.00	1,721,325.95	175,959,749.00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa...	13,358,585.00	140,747.73	410,587,502.00	4,652,418.88	1,094,878.00	9,015.15	107,869,853.00
Maryland Motor Car, Wilmington, Del.....			7,256,399.00	179,455.61			120,800.00
Massachusetts Fire & Marine, Boston, Mass.....	64,358,711.00	609,796.11	97,317,320.00	944,328.45	18,135,911.00	347,848.31	16,648,729.00
Mechanics & Traders, New Orleans, La.....			166,568,901.00	1,647,293.47			62,767,995.00
Mercantile Insurance Co. of America, New York, N. Y.....			186,838,979.00	1,585,976.69			42,812,350.00
Milwaukee Mechanics, Milwaukee, Wis.....			521,570,428.00	5,267,378.81			74,817,855.00
National Fire, Hartford, Conn.....	1,499,645.00	31,003.06	2,288,337,963.00	22,325,830.51	4,249,220.00	92,127.72	534,394,061.00
National Union Fire, Pittsburgh, Pa.....			594,024,695.00	6,769,249.86			178,171,149.00
Newark Fire, Newark, N. J.....	1,481,787.00	45,052.01	232,739,763.00	2,363,603.76	2,501,426.00	85,528.50	46,248,207.00
New Hampshire Fire, Manchester, N. H.....			630,410,465.00	6,258,202.82			88,486,832.00
Niagara Fire, New York, N. Y.....	4,210,728.00	109,152.25	817,810,669.00	8,164,945.89	5,319,077.00	107,380.04	130,362,827.00
North River, New York, N. Y.....	4,298,588.00	13,754.04	448,728,295.00	4,409,077.18	1,418,362.00	4,971.52	142,689,807.00
Northwestern National, Milwaukee, Wis.....	16,256,645.00	56,668.12	824,220,242.00	7,221,024.24	1,837,719.00	63,988.99	77,391,862.00
Old Colony, Boston, Mass.....	22,985,049.00	331,104.88	127,970,439.00	1,260,761.26	9,224,632.00	219,079.25	32,309,530.00
Orient, Hartford, Conn.....	8,024,412.00	157,372.65	386,888,428.00	3,768,575.01	7,610,413.00	183,265.74	86,062,855.00
Pennsylvania Fire, Philadelphia, Pa.....			837,937,015.00	8,239,629.67			125,432,667.00
Peoples National Fire, Wilmington, Del.....			152,444,988.00	1,628,028.53			33,936,592.00
Phoenix, Hartford, Conn.....			1,371,437,048.00	13,603,259.56			253,077,458.00
Providence-Washington, Providence, R. I.....	450,735,408.00	2,948,825.27	629,699,663.00	6,121,994.23	32,910,482.00	807,714.55	147,425,221.00
Queen, New York, N. Y.....	304,036,112.00	1,158,782.76	931,642,137.00	9,584,974.15	35,728,902.00	618,728.38	105,298,865.00
Rhode Island, Providence, R. I.....			195,997,623.00	1,773,292.74			68,240,761.00
St. Paul Fire & Marine, St. Paul, Minn.....			931,199,270.00	10,726,585.02	71,518,231.00	1,064,236.41	83,848,349.00
Security, New Haven, Conn.....		5,166,566.83	553,438,981.00	5,527,975.89			117,021,532.00
Springfield Fire & Marine, Springfield, Mass.....			1,240,841,880.00	12,965,690.76			197,729,247.00
Standard Fire, Hartford, Conn.....			155,701,299.00	1,411,512.76			33,149,420.00
Sterling Fire, Indianapolis, Ind.....		15,426.81	137,974,783.00	1,458,393.51	255,239.00	7,826.74	104,929,502.00
Teutonia Fire, Pittsburgh, Pa.....	1,064,994.00		144,282,621.00	1,463,962.14			27,528,079.00
Virginia Fire & Marine, Richmond, Va.....			122,096,359.00	1,758,651.48			19,530,623.00
Vulcan, New York, N. Y.....			12,701,011.00	121,764.55			257,154.00
Westchester Fire, New York, N. Y.....			896,317,550.00	8,576,117.16			182,099,984.00
Williamsburgh City Fire, New York, N. Y.....	15,560,075.00	54,488.73	638,616,647.00	6,556,225.15	4,890,393.00	21,162.79	138,392,692.00
Total.....	9,326,147,409.00	46,990,933.66	46,089,887,691.00	459,543,210.24	1,128,221,498.00	18,493,749.91	8,708,976,089.00
MUTUAL.							
Fitchburg Mutual Fire, Fitchburg, Mass.....			27,652,043.00	354,915.85			1,036,153.00
Mutual Fire, Sandy Spring, Md.....			17,831,883.50	65,200.69			149,947.00
Total.....			45,483,926.50	420,116.54			1,186,100.00
LLOYDS ASSOCIATION.							
Subscribers at United States "Lloyds," New York, N. Y.....	955,529,375.00	4,328,116.74			78,777,951.00	1,332,413.10	

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915—Continued.

Name and location.	Premiums.	Deduct amount reinsured, ma- rine and inland.	Premiums.	Net amount in force, fire.	Premiums.	Net amount in force, marine and inland.	Premiums.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Ætna, Hartford, Conn.	\$2,334,239.93	\$19,117,061.00	\$643,687.55	\$1,731,109,879.00	\$18,880,477.37	\$63,386,502.00	\$1,072,089.91
Agricultural, Watertown, N. Y.	928,121.00			417,232,600.00	3,805,746.00		
American Central, St. Louis, Mo.	4,467,799.83	807,817.00	11,404.75	341,863,890.00	3,382,768.40	1,931,822.00	50,222.78
American Druggists' Fire, Cincinnati, Ohio.	26,919.04			14,332,650.00	145,941.82		
American Eagle Fire, New York, N. Y.	384,941.33	106,424.00	3,193.35	15,410,580.00	126,841.91	26,606.00	798.34
American & Foreign Marine, New York, N. Y.		19,106,790.00	77,489.01			19,829,583.00	111,977.29
American, Newark, N. J.	1,442,136.03	229,415.00	4,075.24	986,632,456.00	9,667,112.84	8,084,278.00	171,632.78
Automobile, Hartford, Conn.	9,364.04	143,783.00	2,929.91	15,955,876.00	122,220.95	23,106,048.00	536,473.42
Boston, Boston, Mass.	1,233,910.84	4,103,429.00	134,406.07	401,745,351.00	3,755,188.91	40,096,984.00	1,074,931.22
Buffalo German, Buffalo, N. Y.	288,466.91			160,382,022.00	1,527,890.49		
Camden Fire, Camden, N. Y.	487,101.28			315,132,942.00	3,121,088.23		
Citizens, St. Louis, Mo.	1,756,645.61	859,430.00	14,723.81	27,048,939.00	278,058.32	20,924.00	583.91
Columbia, Jersey City, N. J.		13,847,706.00	297,125.60			19,115,843.00	324,703.84
Commercial Union Fire, New York, N. Y.	290,914.41			113,547,996.00	1,101,030.56		
Commonwealth, New York, N. Y.	618,433.89			342,489,523.00	1,768,311.72		
Connecticut Fire, Hartford, Conn.	1,240,669.20			779,557,802.00	7,759,479.93		
Continental, New York, N. Y.	1,792,004.19	3,667,493.00	86,617.26	1,905,715,759.00	19,022,203.56	6,386,940.00	152,445.45
Concordia Fire, Milwaukee, Wis.	690,644.57			230,672,205.00	2,310,093.57		
County Fire, Philadelphia, Pa.	517,239.22			23,866,029.00	219,111.57		
Equitable Fire & Marine, Providence, R. I.	1,498,783.51			51,435,164.00	526,213.54		
Federal, Jersey City, N. J.		119,183,929.00	901,003.11			117,444,158.00	1,138,111.43
Fidelity-Phenix Fire, New York, N. Y.	1,912,819.56	2,370,481.00	59,189.67	1,448,163,593.00	14,937,681.79	6,304,865.00	151,759.61
Fire Association of Philadelphia, Philadelphia, Pa.	833,384.81			823,933,193.00	8,041,823.35		
Firemans Fund, San Francisco, Cal.	1,534,812.87	53,498,458.00	1,414,205.97	743,586,140.00	8,833,621.54	107,197,492.00	2,064,890.68
Firemen's, Newark, N. J.	1,150,551.97			587,268,627.00	5,782,912.34		
Franklin Fire, Philadelphia, Pa.	2,509,420.00			23,330,129.00	163,451.00		
German Alliance, New York, N. Y.	3,723,260.73	90,157.00	2,515.91	98,036,289.00	953,809.82	56,815.00	475.11
German American Fire, Baltimore, Md.	118,418.37			60,480,182.00	475,454.07		
German American, New York, N. Y.	4,935,761.23	128,388.00	1,010.87	1,919,096,490.00	17,794,686.25	1,944,236.00	54,044.14
Germania Fire, New York, N. Y.	1,093,874.12			752,409,204.00	6,951,509.09		
Girard Fire & Marine, Philadelphia, Pa.	558,640.45			214,715,591.00	1,850,589.04		
Glens Falls, Glens Falls, N. Y.	867,342.82	1,301,951.00	16,071.78	542,676,531.00	4,852,596.24	11,801,033.00	232,601.66
Globe & Rutgers Fire, New York, N. Y.	1,231,466.95			599,692,505.00	6,456,961.33	20,719,045.00	430,361.70
Granite State Fire, Portsmouth, N. H.	329,955.91			107,256,342.00	1,261,538.95		
Hanover Fire, New York, N. Y.	1,158,310.27			494,944,026.00	4,913,341.00		
Hartford Fire, Hartford, Conn.	3,662,255.96	8,507,488.00	234,111.51	3,091,043,507.00	31,461,371.93	33,868,429.00	684,849.23
Home, New York, N. Y.	5,687,418.00	6,207,754.00	176,248.00	3,106,826,080.00	29,889,720.00	50,225,149.00	806,588.00
Humboldt Fire, Pittsburgh, Pa.	428,160.50			170,725,377.00	1,675,496.14		
Imperial Assurance, New York, N. Y.	257,236.39			84,422,823.00	701,107.53		
Insurance Co. of North America, Philadelphia, Pa.	1,812,878.46	6,914,469.00	130,808.84	1,203,626,865.00	12,894,275.20	139,787,438.00	1,590,517.11

Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	1, 248, 308.57	190, 987.00	2, 805.74	302, 717, 649.00	3, 404, 110.31	903, 891.00	6, 209.41
Maryland Motor Car, Wilmington, Del.....	5, 812.38			7, 135, 599.00	173, 643.23		
Massachusetts Fire & Marine, Boston, Mass.....	159, 753.18	2, 184, 748.00	18, 313.31	80, 668, 591.00	784, 575.27	15, 951, 163.00	329, 535.00
Mechanics & Traders, New Orleans, La.....	614, 946.57			103, 800, 906.00	1, 032, 346.90		
Mercantile Insurance Co. of America, New York, N. Y.....	318, 436.36			144, 026, 629.00	1, 267, 540.33		
Milwaukee Mechanics, Milwaukee, Wis.....	825, 117.27			446, 752, 573.00	4, 442, 261.54		
National Fire, Hartford, Conn.....	4, 739, 488.24	202, 667.00	4, 799.15	1, 753, 943, 902.00	17, 586, 342.27	4, 046, 553.00	87, 328.57
National Union Fire, Pittsburgh, Pa.....	2, 090, 457.46			415, 853, 546.00	4, 678, 792.40		
Newark Fire, Newark, N. J.....	486, 758.43	222, 221.00	5, 797.53	186, 491, 496.00	1, 876, 845.33	2, 279, 205.00	79, 730.97
New Hampshire Fire, Manchester, N. H.....	856, 925.43			541, 923, 633.00	5, 401, 277.39		
Niagara Fire, New York, N. Y.....	1, 370, 604.61	259, 153.00	4, 480.75	687, 447, 842.00	6, 794, 341.28		
North River, New York, N. Y.....	1, 378, 020.89			306, 038, 488.00	3, 031, 056.29		
Northwestern National, Milwaukee, Wis.....	708, 187.32			746, 828, 380.00	6, 512, 836.92		
Old Colony, Boston, Mass.....	381, 160.68	2, 654, 728.00	68, 307.04	95, 660, 909.00	879, 600.58		
Orient, Hartford, Conn.....	864, 275.28	1, 957, 042.00	49, 001.81	300, 825, 573.00	2, 904, 299.78		
Pennsylvania Fire, Philadelphia, Pa.....	1, 318, 411.43			712, 504, 348.00	6, 921, 218.24		
Peoples National Fire, Wilmington, Del.....	373, 832.68			118, 508, 396.00	1, 254, 195.85		
Phoenix, Hartford, Conn.....	2, 689, 911.31			1, 118, 359, 590.00	10, 913, 348.20		
Providence-Washington, Providence, R. I.....	1, 475, 975.83	5, 633, 827.00	188, 474.61	482, 274, 442.00	4, 646, 018.40	27, 276, 655.00	619, 239.94
Queen, New York, N. Y.....	1, 027, 730.45	2, 867, 772.00	18, 557.40	826, 343, 272.00	8, 557, 243.70	32, 861, 130.00	600, 170.98
Rhode Island, Providence, R. I.....	592, 355.43			127, 756, 862.00	1, 180, 937.31		
St. Paul Fire & Marine, St. Paul, Minn.....	975, 961.78	4, 169, 057.00	127, 888.37	847, 350, 921.00	9, 750, 623.24	67, 349, 174.00	936, 348.04
Security, New Haven, Conn.....	1, 127, 305.59			436, 417, 449.00	4, 400, 670.30		
Springfield Fire & Marine, Springfield, Mass.....	2, 036, 573.46			1, 043, 112, 633.00	10, 928, 117.30		
Standard Fire, Hartford, Conn.....	301, 685.24			1, 122, 551, 879.00	1, 109, 827.52		
Sterling Fire, Indianapolis, Ind.....	1, 108, 239.53			33, 045, 281.00	350, 153.98	255, 239.00	7, 826.74
Teutonia Fire, Pittsburgh, Pa.....	304, 234.90			116, 754, 542.00	1, 159, 727.24		
Virginia Fire & Marine, Richmond, Va.....	263, 664.50			102, 565, 736.00	1, 474, 986.98		
Vulcan, New York, N. Y.....	2, 809.56			12, 443, 857.00	118, 954.99		
Westchester Fire, New York, N. Y.....	1, 753, 207.68			714, 217, 566.00	6, 822, 909.48		
Williamsburgh City Fire, New York, N. Y.....	1, 360, 802.49	3, 345, 630.00	14, 800.75	500, 223, 955.00	5, 195, 422.66	1, 544, 763.00	6, 362.04
Total.....	86, 576, 258.73	283, 880, 255.00	4, 714, 044.67	37, 380, 911, 502.00	372, 966, 951.51	844, 341, 243.00	13, 779, 705.24
MUTUAL.							
Fitchburg Mutual Fire, Fitchburg, Mass.....	11, 565.41			26, 615, 890.00	343, 350.44		
Mutual Fire, Sandy Spring, Md.....	436.79			17, 681, 936.50	64, 763.90		
Total.....	12, 002.20			44, 297, 826.50	408, 114.34		
Subscribers at United States "Lloyds," New York, N. Y.....		35, 143, 430.00	491, 804.53			43, 634, 521.00	840, 608.57

TABLE F.—Business transacted in the District of Columbia by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies during 1915.

Names and location.	Fire risks written.	Premiums received.	Losses paid.	Losses incurred.	Marine and inland risks written.	Premiums received.	Losses paid.	Losses incurred.	Expenses.	Taxes.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.										
Ætna, Hartford, Conn.	\$1,648,777.00	\$11,361.74	\$4,478.19	\$7,078.20	\$41,123.00	\$861.18	\$144.95	\$45.00	\$3,573.38	\$183.34
Agricultural, Watertown, N. Y.	444,100.00	3,719.97	370.11	392.34					1,442.81	66.01
American Central, St. Louis, Mo.	575,930.00	5,098.45	5,081.60	2,733.77					2,054.90	76.48
American Druggists' Fire, Cincinnati, Ohio.	101,500.00	478.65							190.02	7.18
American Eagle Fire, New York, N. Y.	45,459.00	443.77		.50					155.44	6.65
American & Foreign Marine, New York, N. Y.					85,409,212.00	8,030.12	11,614.68	11,614.68	119.00	120.45
American, Newark, N. J.	1,052,274.00	7,734.84	2,844.75	1,092.28		18.00			1,985.47	116.29
Automobile, Hartford, Conn.	5,500.00	22.75			598,220.00	3,563.52	852.87	900.29	1,385.34	53.79
Boston, Boston, Mass.	1,211,012.00	9,357.12	3,993.68	3,275.94	57,426.00	1,613.54	135.36	135.36	4,504.91	164.56
Buffalo German, Buffalo, N. Y.	356,743.00	3,505.14	770.04	300.52					1,331.94	52.58
Camden Fire, Camden, N. J.	302,987.00	3,476.14	950.55	964.55					823.04	52.14
Citizens, St. Louis, Mo.	556,548.00	4,699.25	4,536.54	2,661.54	15,300.00	255.00			1,857.56	74.31
Columbia, Jersey City, N. J.					23,175.00	475.00			95.00	7.13
Commercial Union Fire, New York, N. Y.	340,112.00	2,630.99	70.07	76.07					1,179.93	39.46
Commonwealth, New York, N. Y.	758,945.00	5,283.48	134.30	242.27					1,983.58	79.25
Connecticut Fire, Hartford, Conn.	849,015.00	5,888.84	3,692.05	3,698.83					1,827.11	88.33
Continental, New York, N. Y.	2,690,571.00	17,989.15	6,028.60		108,958.00	2,642.65	269.17	1,099.17		309.47
Concordia Fire, Milwaukee, Wis.	190,275.00	1,757.30	25.54	525.54					686.27	26.36
County Fire, Philadelphia, Pa.	104,802.00	575.98	28.22	27.22					248.23	8.64
Equitable Fire & Marine, Providence, R. I.	93,266.00	728.78	118.69	113.69					250.31	10.93
Federal, Jersey City, N. J.					14,413,396.00	1,945.61	11,637.09	11,637.09		29.18
Fidelity-Phoenix Fire, New York, N. Y.	1,152,419.00	8,283.18	1,454.01	1,910.01	108,957.00	2,642.67	269.17	1,099.17	2,854.82	163.89
Fire Association of Philadelphia, Philadelphia, Pa.	849,316.00	6,928.79	1,251.43	2,425.50					2,011.76	103.93
Fireman's Fund, San Francisco, Cal.	3,524,356.23	23,306.88	5,651.90	7,168.50	107,119,725.00	12,501.48		10.00	14,323.34	537.13
Firemen's, Newark, N. J.	476,250.00	2,858.86	2,082.31	2,215.64					938.89	42.88
Franklin Fire, Philadelphia, Pa.	605,647.00	5,427.66	3,891.55	3,182.24					2,146.66	81.42
German Alliance, New York, N. Y.	202,265.00	1,441.76	250.92	250.92					520.10	21.63
German American Fire, Baltimore, Md.	55,500.00	365.71	5.00	5.00					158.86	5.49
German American, New York, N. Y.	3,805,606.00	24,180.13	5,427.23	4,229.23	5,050.00	133.77			8,147.57	364.71
Germania Fire, New York, N. Y.	532,342.00	3,196.67	1,178.19	1,165.09					1,119.56	47.95
Girard Fire & Marine, Philadelphia, Pa.	231,399.00	1,197.90	255.94	255.94					502.17	17.97
Glens Falls, Glens Falls, N. Y.	1,235,872.00	6,080.59	1,922.97	2,166.52	66,610.00	1,478.45			2,457.93	113.38
Globe & Rutgers Fire, New York, N. Y.	984,875.00	5,688.95	561.66	561.66					1,792.01	92.16
Granite State Fire, Portsmouth, N. H.	248,008.00	2,212.57	2,627.72	3,103.88					840.77	33.19
Hanover Fire, New York, N. Y.	464,342.00	3,733.00	2,925.45	2,504.13					1,277.22	55.99
Hartford Fire, Hartford, Conn.	2,096,686.00	12,693.70	2,401.68	2,977.52	38,947.00	1,335.10	10.75	60.75	4,259.96	210.43
Home, New York, N. Y.	7,345,151.00	61,166.63	30,037.85	31,395.44	168,240.00	1,760.45	266.16	266.16	22,867.67	943.91
Humboldt Fire, Pittsburgh, Pa.	292,815.00	2,209.74	640.22	627.82					281.04	33.15
Imperial Assurance, New York, N. Y.	119,377.00	2,706.50	48.93	48.93					286.13	10.59
Insurance Co. of North America, Philadelphia, Pa.	3,556,301.00	18,450.94	6,685.74	4,977.02	2,534,636.00	17,362.60	5,756.55	6,646.55	12,656.43	537.20

Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	667,434.00	10,658.77	2,526.61	2,661.61	.....	.....	.....	4,753.07	159.87
Maryland Motor Car, Wilmington, Del.....	142,625.00	3,426.23	204.30	444.30	.....	.....	.....	1,521.14	51.39
Massachusetts Fire & Marine, Boston, Mass.....	71,299.00	684.99	108.65	108.65	.....	.....	.....	3.28	10.27
Mechanics & Traders, New Orleans, La.....	122,995.00	749.70	17.09	17.09	.....	.....	.....	297.63	11.25
Mercantile Insurance of America, New York, N. Y.....	454,842.00	3,361.14	424.65	1,021.61	.....	.....	.....	1,090.73	50.42
Milwaukee Mechanics, Milwaukee, Wis.....	427,450.00	3,276.02	1,345.66	1,504.34	.....	.....	.....	1,074.10	49.14
National Fire, Hartford, Conn.....	2,215,478.00	15,709.85	.....	.....	257,852.00	6,532.81	.....	8,897.06	333.64
National Union Fire, Pittsburgh, Pa.....	289,598.00	2,981.76	3,873.72	576.68	.....	.....	.....	1,111.28	44.71
Newark Fire, Newark, N. J.....	816,505.00	4,953.30	1,054.28	1,266.28	21,684.00	496.16	.....	1,578.56	81.74
New Hampshire Fire, Manchester, N. H.....	316,939.00	3,498.13	2,008.38	1,961.18	.....	.....	.....	1,188.19	52.47
Niagara Fire, New York, N. Y.....	400,439.00	3,008.09	419.18	432.87	.....	.....	.....	740.83	43.38
North River, New York, N. Y.....	644,051.00	3,689.44	103.64	216.64	.....	.....	.....	1,549.54	55.34
Northwestern National, Milwaukee, Wis.....	6,686,970.00	40,544.92	13,753.09	13,108.07	.....	.....	.....	16,782.34	608.17
Old Colony, Boston, Mass.....	241,947.00	1,858.53	160.02	571.58	14,506.00	353.45	7.12	681.23	33.18
Orient, Hartford, Conn.....	602,520.00	3,749.64	1,595.79	1,220.79	5,400.00	113.06	2,020.00	1,540.77	57.94
Pennsylvania Fire, Philadelphia, Pa.....	957,807.00	5,965.61	2,504.59	2,504.59	.....	.....	.....	1,974.97	89.48
Peoples National Fire, Wilmington, Del.....	141,625.00	1,401.31	3.13	803.13	.....	.....	.....	44.02	21.09
Phoenix, Hartford, Conn.....	1,323,254.00	9,022.76	721.90	1,091.52	.....	.....	.....	2,956.59	135.34
Providence, Washington, Providence, R. I.....	597,233.00	6,043.83	5,678.83	6,954.11	111,551.00	2,485.51	861.00	.....	.....
Queen, New York, N. Y.....	507,991.00	3,700.93	496.55	6.55	127,170.00	3,913.68	907.72	2,353.38	114.21
Rhode Island, Providence, R. I.....	468,429.00	3,205.46	407.76	421.84	.....	.....	.....	801.25	48.08
St. Paul Fire & Marine, St. Paul, Minn.....	465,275.00	3,405.14	80.10	98.81	45,722.00	1,109.92	47.75	1,528.55	67.73
Security, New Haven, Conn.....	618,132.00	4,960.88	1,180.64	1,029.10	.....	.....	.....	1,378.66	74.40
Springfield Fire & Marine, Springfield, Mass.....	2,163,664.00	15,567.91	1,838.68	1,307.97	.....	.....	.....	4,174.98	233.52
Standard Fire, Hartford, Conn.....	764,548.00	5,911.55	3,483.71	2,667.12	.....	.....	.....	2,654.28	88.67
Sterling Fire, Indianapolis, Ind.....	173,035.00	1,281.35	.....	.....	.....	.....	.....	361.40	20.76
Teutonia Fire, Pittsburgh, Pa.....	157,441.00	1,636.02	2,308.52	2,269.54	.....	.....	.....	2,269.54	24.54
Virginia Fire & Marine, Richmond, Va.....	484,923.00	2,633.36	210.94	.....	.....	.....	.....	875.52	39.50
Vulcan, New York, N. Y.....	16,050.00	201.00	.....	.....	.....	.....	.....	59.41	3.26
Westchester Fire, New York, N. Y.....	1,205,060.00	6,092.74	1,166.13	826.24	.....	.....	.....	2,936.02	91.39
Williamsburgh City Fire, New York, N. Y.....	200,677.00	2,552.16	585.79	585.79	.....	.....	.....	1,058.51	38.28
Total.....	63,457,579.23	450,615.07	149,685.90	140,712.25	211,293,317.00	71,623.73	34,800.34	173,374.04	7,722.69
MUTUAL.									
Fitchburg Mutual Fire, Fitchburg, Mass.....	22,500.00	58.64	.....	.....	.....	.....	.....	.....	.....
Mutual Fire, Sandy Spring, Md.....	600,000.00	1,491.93	54.00	54.00	.....	.....	.....	.....	.....
Total.....	622,500.00	1,550.57	54.00	54.00	.....	.....	.....	.....	.....
LLOYDS ASSOCIATION.									
Subscribers at United States "Lloyds," New York, N. Y.....	.....	.....	.....	.....	634,161.00	3,196.98	546.39	751.21	47.96

COMPARATIVE TABLES.

FOREIGN FIRE INSURANCE COMPANIES,
DECEMBER 31, 1915.

TABLE A.—Assets of joint-stock fire and marine insurance companies of foreign

Name and location.	Date of incorporation.	Date began business in the United States.	Market value of real estate.	Loans on mortgages.	Loans on stocks and other collateral.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.					
Aachen and Munich Fire, Aix-la-Chappelle, Germany	1825	1895	.....	.....	.....
Atlas Assurance, London, England.....	1808	1886	\$60,000.00	.....	.....
British and Foreign Marine, Liverpool, England.....	1863	1863	.....	.....	.....
British America Assurance, Toronto, Canada ..	1833	1885	.....	.....	.....
Caledonian, Edinburgh, Scotland.....	1805	1890	443,780.58	.....	.....
Commercial Union Assurance, London, England.....	1861	1871	960,000.00	\$30,000.00	.....
General Fire Assurance, Paris, France.....	1819	1910	.....	.....	.....
Hamburg-Bremen Fire, Hamburg, Germany.....	1854	1855	.....	.....	.....
Indemnity Mutual Marine, London, England.....	1825	1889	.....	.....	.....
Law Union and Rock, London, England.....	1806	1897	.....	.....	.....
Liverpool & London & Globe, Liverpool, England.....	1836	1848	1,664,728.67	2,776,464.00	.....
London Assurance, London, England.....	1720	1872	.....	.....	.....
London & Lancashire Fire, Liverpool, England.....	1861	1879	300,000.00	.....	.....
Mannheim, Mannheim, Germany.....	1879	1887	.....	.....	.....
Marine Insurance Co., London, England.....	1836	1884	.....	.....	.....
Nationale Fire, Paris, France.....	1820	1910	.....	.....	.....
North British & Mercantile, London, England.....	1809	1866	.....	.....	.....
Northern Assurance, London, England.....	1836	1854	.....	135,000.00	.....
Norwich Union Fire, Norwich, England.....	1797	1877	.....	.....	.....
Palatine, London, England.....	1900	1901	.....	.....	.....
Phenix Fire, Paris, France.....	1819	1911	.....	.....	.....
Phoenix Assurance, London, England.....	1782	1879	.....	.....	.....
Prussian National, Stettin, Germany.....	1845	1891	.....	.....	.....
Royal Exchange Assurance, London, England.....	1720	1891	.....	.....	.....
Royal, Liverpool, England.....	1845	1851	4,370,343.62	200,100.00	.....
Scottish Union & National, Edinburgh, Scotland.....	1824	1880	213,028.36	122,300.00	.....
Sun Insurance Office, London, England.....	1710	1882	210,000.00	.....	.....
Svea Fire and Life, Gothenburg, Sweden.....	1866	1884	.....	.....	.....
Union Assurance Society, London, England.....	1907	1909	.....	.....	.....
Union Fire, Paris, France.....	1828	1910	.....	.....	.....
Union Marine, Liverpool, England.....	1863	1880	.....	.....	.....
Western Assurance, Toronto, Canada.....	1851	1851	.....	.....	.....
Total.....			8,221,881.23	3,263,864.00	.....
RECAPITULATION.					
District of Columbia companies:					
Stock.....			1,079,553.02	1,243,417.93	\$3,500.00
Mutual.....			65,928.83	264,790.00	.....
Domestic:					
Stock.....			15,474,538.40	31,139,739.98	1,184,925.70
Mutual.....			65,000.00	.....	.....
Lloyds.....			.....	.....	.....
United States branches of foreign fire and marine insurance companies: Stock.....			8,221,881.23	3,263,864.00	.....
Grand total.....			24,906,901.48	35,911,811.91	1,188,425.70

countries licensed to transact business in the District of Columbia during 1915.

Market value of bonds and stocks.	Cash in office and banks.	Agents' bal- ances.	All other assets.	Assets not admitted.	Total admitted assets.
\$2,363,974.00	\$145,240.19	\$185,833.94	\$37,490.60	\$12,179.22	\$2,720,359.51
2,485,945.00	197,271.74	365,646.49	33,238.24	59,381.48	3,082,719.99
1,019,546.00	227,767.31	387,617.50	139,683.33	61,640.78	1,712,973.36
1,398,088.60	353,229.32	176,265.16	26,686.42	14,483.81	1,939,785.69
1,394,735.00	179,561.90	269,550.22	11,032.03	16,470.83	2,282,188.90
5,241,965.00	2,030,912.45	1,154,549.61	533,684.80	82,741.95	9,868,369.91
775,660.00	54,532.94	82,900.92	10,579.96	8,448.53	915,225.29
1,539,735.00	34,589.37	255,713.15	22,482.89	9,176.83	1,843,343.58
384,600.00	182,263.33	65,040.61	29,417.21	13,021.89	648,299.26
1,177,635.00	43,535.06	89,048.63	42,706.50	5,606.27	1,347,318.92
6,215,600.00	1,659,988.32	2,462,586.89	133,169.04	98,152.98	14,814,383.94
3,207,090.00	508,295.36	535,618.50	190,790.42	55,968.61	4,385,825.67
2,814,537.50	689,420.16	591,212.27	556,404.94	46,919.95	4,904,654.92
993,660.00	23,662.08	407,899.59	69,164.69	16,425.33	1,477,961.03
1,099,102.00	303,408.32	216,772.16	86,658.47	15,669.96	1,690,270.99
600,896.50	67,107.02	82,023.71	8,421.25	10,501.60	747,946.88
7,692,767.00	357,769.38	969,103.11	100,306.95	51,955.89	9,067,990.55
4,585,815.00	589,510.03	568,988.39	101,624.39	25,941.46	5,954,996.35
2,429,765.00	304,309.61	369,196.69	35,113.55	13,168.32	3,125,216.53
2,295,380.00	450,692.82	409,422.33	37,058.62	49,137.55	3,143,416.22
519,200.00	76,559.45	60,226.53	6,765.33	-----	662,751.31
3,178,496.00	411,811.86	640,847.31	62,084.71	35,498.08	4,257,741.80
2,025,860.00	212,860.94	320,737.44	25,248.92	25,106.69	2,559,600.61
2,548,916.38	217,420.18	327,657.39	92,744.46	22,764.08	3,163,974.33
6,315,504.00	1,108,530.30	1,581,488.06	253,994.25	69,709.94	13,760,250.29
5,405,845.00	378,049.20	577,916.96	106,863.54	43,332.61	6,760,670.45
3,643,161.75	465,718.11	501,294.75	68,698.83	22,275.23	4,866,598.21
1,300,060.00	121,789.86	185,402.50	70,061.17	10,548.62	1,666,764.91
1,220,410.00	166,804.67	126,297.56	13,212.46	17,712.88	1,509,011.81
726,122.95	151,588.85	114,804.13	10,472.72	2,695.13	1,000,293.52
594,790.00	106,583.21	193,163.34	58,597.01	42,656.89	910,476.67
1,982,178.43	382,461.18	381,303.61	42,737.59	40,865.47	2,747,815.34
79,177,041.11	12,203,244.52	14,656,129.45	3,017,195.29	1,000,158.86	119,539,196.74
1,193,645.00	136,678.13	214,996.98	82,343.63	38,559.16	3,915,575.53
5,350.00	18,907.83	-----	4,199.75	-----	359,176.41
344,088,595.24	32,553,277.16	39,043,923.94	7,223,407.84	3,668,021.51	467,040,386.75
515,952.50	24,694.74	18,030.75	6,815.10	7,164.55	623,328.54
1,059,780.00	514,086.33	282,736.40	142,068.12	76,899.99	1,921,770.86
79,177,041.11	12,203,244.52	14,656,129.45	3,017,195.29	1,000,158.86	119,539,196.74
426,040,363.85	45,450,888.71	54,215,817.52	10,476,029.73	4,790,804.07	593,399,434.83

TABLE B.—Liabilities of joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1915.

Name and location.	Losses unpaid.			Reinsurance due on unpaid losses.	Net unpaid losses.	Unearned premiums, fire.
	Adjusted.	Unadjusted.	Resisted.			
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen and Munich Fire, Aix-la-Chappelle, Germany.....	\$10,295.28	\$118,806.87	\$18,400.00	\$36,529.34	\$110,972.81	\$1,231,897.54
Atlas Assurance, London, England.....	15,737.94	165,697.08	16,524.29	50,166.79	147,792.52	1,714,138.00
British & Foreign Marine, Liverpool, England.....		760,671.55		462,941.29	297,730.26	1,222,647.50
British America Assurance, Toronto, Canada.....		127,115.39	15,837.00	31,091.00	111,861.39	1,027,170.15
Caledonian, Edinburgh, Scotland.....	35,753.69	132,249.61	33,289.36	52,711.90	148,580.76	1,442,334.04
Commercial Union Assurance, London, England.....	72,805.50	878,578.83	42,991.00	184,850.56	809,524.77	6,074,394.48
General Fire Assurance, Paris, France.....	189.74	58,440.54	8,500.00	18,683.57	48,446.71	404,395.00
Hamburg-Bremen Fire, Hamburg, Germany.....	28,530.00	112,725.00	17,350.00	49,491.00	109,114.00	1,094,905.98
Indemnity Mutual Marine, London, England.....		166,831.80		48,489.00	118,342.80	
Law Union and Rock, London, England.....	14,020.86	57,402.26	4,768.21	29,449.81	46,741.52	410,999.57
Liverpool & London & Globe, Liverpool, England.....	87,080.15	1,596,295.00	149,809.00	756,905.91	1,076,278.24	8,098,387.42
London Assurance, London, England.....	61,277.80	890,099.00	45,291.00	276,673.00	719,994.80	2,090,101.33
London & Lancashire Fire, Liverpool, England.....	31,908.00	224,506.54	29,800.00	100,137.95	186,076.59	2,641,670.23
Mannheim, Mannheim, Germany.....		497,843.14	1,334.00	200,475.74	298,701.40	11,204.04
Marine Insurance Co., London, England.....	11,883.91	688,727.00		133,805.00	566,805.91	
Nationale Fire, Paris, France.....	7,932.07	53,939.76	4,415.00	36,160.91	30,125.92	225,815.60
North British & Mercantile, London, England.....	65,196.42	353,830.00	39,686.00	76,335.44	382,376.98	4,583,619.24
Northern Assurance, London, England.....	123,724.92	271,347.87	58,775.00	135,679.00	318,168.79	2,921,693.19
Norwich Union Fire, Norwich, England.....	68,157.90	167,504.65	15,384.34	76,162.79	174,884.10	1,745,674.10
Palatine, London, England.....	20,339.00	192,846.00	24,704.00	40,156.00	197,733.00	1,911,430.27
Phoenix Fire, Paris, France.....	7,793.84	49,966.67	5,000.00	32,634.60	30,125.91	225,815.60
Phoenix Assurance, London, England.....	31,724.00	374,385.91	24,132.00	207,230.42	223,011.49	2,305,457.92
Prussian National, Stettin, Germany.....	67,687.62	143,350.73	12,795.00	69,777.14	154,056.21	1,316,994.99
Royal Exchange Assurance, London, England.....	21,157.00	310,916.00	36,816.00	99,443.00	289,446.00	1,498,082.59
Royal, Liverpool, England.....	226,770.49	988,172.45	126,745.04	379,158.09	962,529.89	7,968,478.89
Scottish Union & National, Edinburgh, Scotland.....	157,477.00	154,809.00	25,076.00	123,040.00	214,322.00	2,571,238.67
Sun Insurance Office, London, England.....	107,753.00	200,790.00	13,279.00	81,313.00	240,509.00	2,771,875.72
Svea Fire & Life, Gothenburg, Sweden.....	21,774.25	84,878.83	9,800.00	22,938.63	93,514.45	870,628.41
Union Assurance Society, London, England.....	5,373.00	50,839.00	17,675.00	17,035.00	56,852.00	536,513.49
Union Fire, Paris, France.....	44,473.49	2,790.87	3,500.00	11,437.13	39,327.23	349,956.08
Union Marine, Liverpool, England.....		451,136.73		229,688.18	221,448.55	
Western Assurance, Toronto, Canada.....		276,422.04	7,988.00	70,612.00	213,798.04	1,082,148.31
Total.....	1,346,816.87	10,603,916.12	809,664.24	4,141,203.19	8,619,194.04	59,249,668.35

RECAPITULATION.					
District of Columbia companies:					
Stock.....	30,333.30	123,340.82	.....	27,974.98	125,699.14
Mutual.....	.....	299.92	.....	.....	299.92
Domestic:	.....	.....	.....	.....	.....
Stock.....	4,555,858.47	26,397,292.60	2,611,646.32	10,148,473.11	23,416,324.28
Mutual.....	700.96	8,233.86	1,085.62	.....	10,020.44
Lloyds.....	.....	1,075,790.73	14,060.00	453,700.00	636,150.73
United States branches of foreign fire and marine insurance companies: Stock.....	1,346,816.87	10,603,916.12	809,664.24	4,141,203.19	8,619,194.04
Grand total.....	5,933,709.60	38,208,874.05	3,436,456.18	14,771,351.28	32,807,688.55
.....	.....	.....	.....	.....	252,349,079.74

Name and location.	Unearned premiums, marine and inland.	Reclaimable on perpetual policies.	All other claims.	Total liabilities, except deposit capital.	Deposit capital.	Net surplus over deposit capital.	Surplus as regards policyholders.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.							
Aachen & Munich Fire, Aix-la-Chappelle, Germany.....	.....	.....	\$26,689.99	\$1,369,560.34	\$200,000.00	\$1,150,799.17	\$1,350,799.17
Atlas Assurance, London, England.....	.....	.....	44,363.67	1,906,294.19	200,000.00	976,425.80	1,176,425.80
British & Foreign Marine, Liverpool, England.....	\$71,134.80	.....	53,454.57	544,967.13	200,000.00	968,006.23	1,168,006.23
British America Assurance, Toronto, Canada..5.....	3,982.38	.....	20,149.95	1,163,163.87	215,000.00	561,621.82	776,621.82
Caledonian, Edinburgh, Scotland.....	.....	.....	37,000.00	1,627,914.80	200,000.00	454,274.10	654,274.10
Commercial Union Assurance, London, England.....	165,132.52	\$85,609.01	161,215.48	7,285,876.26	200,000.00	2,372,493.65	2,572,493.65
General Fire Assurance, Paris, France.....	.....	.....	24,163.88	1,477,005.59	200,000.00	238,219.70	438,219.70
Hamburg-Bremen Fire, Hamburg, Germany.....	.....	.....	38,750.00	1,242,769.98	200,000.00	400,573.60	600,573.60
Indemnity Mutual Marine, London, England.....	100,790.26	.....	12,000.00	231,133.06	200,000.00	217,166.20	417,166.20
Law Union and Rock, London, England.....	.....	.....	11,695.16	469,436.25	338,000.00	539,882.67	877,882.67
Liverpool & London & Globe, Liverpool, England.....	347,258.23	175,776.83	274,796.03	9,972,496.75	250,000.00	4,591,887.19	4,841,887.19
London Assurance, London, England.....	162,193.41	.....	108,832.31	3,081,121.85	450,000.00	854,703.82	1,304,703.82
London & Lancashire Fire, Liverpool, England.....	111,356.50	.....	65,631.17	3,004,734.49	410,000.00	1,489,920.43	1,899,920.43
Mannheim, Mannheim, Germany.....	418,848.95	.....	49,096.09	777,850.48	200,000.00	500,110.55	700,110.73
Marine Insurance Co., London, England.....	218,275.81	.....	56,344.00	841,425.72	200,000.00	648,845.27	848,845.25
Nationale Fire, Paris, France.....	.....	41,202.74	30,679.79	286,621.31	200,000.00	261,325.57	461,325.57
North British & Mercantile, London, England.....	.....	.....	127,932.87	5,135,131.83	200,000.00	3,732,858.72	3,932,858.72
Northern Assurance, London, England.....	.....	.....	93,168.85	3,333,030.83	200,000.00	2,421,965.52	2,621,965.52
Norwich Union Fire, Norwich, England.....	19,094.26	.....	59,276.94	1,998,929.40	200,000.00	926,287.13	1,126,287.13
Palatine, London, England.....	.....	.....	49,911.71	2,159,074.98	218,000.00	766,341.24	984,341.24
Phoenix Fire, Paris, France.....	.....	.....	30,679.79	286,621.30	200,000.00	176,130.01	376,130.01
Phoenix Assurance, London, England.....	118,476.26	.....	71,069.99	2,718,015.66	200,000.00	1,339,726.14	1,539,726.14
Prussian National, Stettin, Germany.....	25,422.91	.....	30,574.38	1,527,048.49	200,000.00	832,552.12	1,032,552.12
Royal Exchange Assurance, London, England.....	144,448.51	.....	66,289.32	1,978,266.42	400,000.00	785,707.91	1,185,707.91
Royal, Liverpool, England.....	451,622.35	79,427.26	385,637.18	9,847,695.57	560,000.00	3,352,554.72	3,912,554.72
Scottish Union & National, Edinburgh, Scotland.....	16,937.05	.....	74,009.63	2,876,507.35	200,000.00	3,684,163.10	3,884,163.10
Sun Insurance Office, London, England.....	.....	.....	73,586.07	3,085,970.79	200,000.00	1,580,627.42	1,780,627.42
Svea Fire & Life, Gothenburg, Sweden.....	.....	.....	25,947.58	990,090.44	200,000.00	476,674.47	676,674.47

TABLE B.—Liabilities of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1915—Continued.

Name and location.	Unearned premiums, marine and inland.	Reclaimable on perpetual policies.	All other claims.	Total liabilities, except deposit capital.	Deposit capital.	Net surplus over deposit capital.	Surplus as regards policyholders.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES—continued.							
Union Assurance Society, London, England.....	.....	.....	\$16,315.14	\$609,680.63	\$287,000.00	\$612,331.18	\$899,331.18
Union Fire, Paris, France.....	.....	.....	45,885.36	435,168.67	210,000.00	355,124.85	565,124.85
Union Marine, Liverpool, England.....	\$225,235.90	.....	35,000.00	481,684.45	200,000.00	228,792.22	428,792.22
Western Assurance, Toronto, Canada.....	111,022.08	.....	31,551.09	1,438,519.52	212,000.00	1,097,295.82	1,309,295.82
Total.....	2,711,232.18	\$382,015.84	2,231,697.99	73,193,808.40	7,750,000.00	38,595,388.34	46,345,388.34
RECAPITULATION.							
District of Columbia companies:	.....	.....	144,420.84	923,918.53	1,812,502.50	1,179,154.50	2,991,657.00
Stock.....	.....	.....	3,028.68	17,400.49	.....	341,775.92	341,775.92
Mutual.....	.....	.....	.....	.....	.....	.....	.....
Domestic:	.....	.....	.....	.....	.....	.....	.....
Stock.....	7,229,974.36	5,303,278.38	14,650,555.95	242,863,407.62	72,400,000.00	151,766,978.93	224,166,978.93
Mutual.....	.....	.....	35,087.03	213,373.77	.....	409,954.77	409,954.77
Lloyds.....	430,301.44	.....	36,290.00	1,102,742.17	100,000.00	719,028.69	819,028.69
United States branches of foreign fire and marine insurance companies:	.....	.....	.....	.....	.....	.....	.....
Stock.....	2,711,232.18	382,015.84	2,231,697.99	73,193,808.40	7,750,000.00	38,595,388.34	46,345,388.34
Grand total.....	10,371,507.98	5,685,294.22	17,101,080.49	318,314,650.98	82,062,502.50	193,012,281.15	275,074,783.65

TABLE C.—Income of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1915.

Name and location.	Fire premiums.	Marine and inland premiums.	Deposit premiums written.	Interest on mortgage loans.	Interest on collateral loans.	Interest on bonds and dividends on stock.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....	\$1,096,362.74	.....	.....	.....	.....	\$92,563.19
Atlas Assurance, London, England.....	1,776,877.46	.....	.....	.....	.....	102,555.20
British & Foreign Marine, Liverpool, England.....	.....	\$1,273,887.50	.....	.....	.....	42,293.67

British America Assurance, Toronto, Canada	1,097,920.63	12,076.63				59,295.71
Caledonian, Edinburgh, Scotland	1,379,419.89	1,069,265.17	\$2,242.52	\$1,305.00		62,881.30
Commercial Union Assurance, London, England	6,238,344.89					266,218.06
General Fire Assurance, Paris, France	465,262.78					27,492.30
Hamburg-Bremen Fire, Hamburg, Germany	1,133,929.20	447,411.68				68,224.72
Indemnity Mutual Marine, London, England						15,032.77
Law Union & Rock, London, England	464,926.76	826,594.15	2,508.26	134,957.77	\$6.00	49,658.00
Liverpool & London & Globe, Liverpool, England	8,130,968.76	1,001,400.34				262,338.24
London Assurance, London, England	1,985,491.84	232,011.70				141,864.45
London & Lancashire Fire, Liverpool, England	2,399,885.36	2,158,132.65				128,281.68
Mannheim, Mannheim, Germany		1,306,998.94				32,450.03
Marine Insurance Co., London, England						34,599.74
Nationale Fire, Paris, France	272,363.07		3,350.00			22,340.00
North British & Mercantile, London, England	4,773,847.55					328,033.11
Northern Assurance, London, England	3,022,016.09			5,737.50		186,501.38
Norwich Union Fire, Norwich, England	1,870,173.25	38,827.07				107,240.71
Palatine, London, England	2,035,159.86					107,836.71
Phoenix Fire, Paris, France	272,363.08	369,280.06				21,036.11
Phoenix Assurance, London, England	2,565,707.54	98,227.57				129,710.77
Prussian National, Stettin, Germany	1,307,024.59					78,210.07
Royal Exchange Assurance, London, England	1,478,877.63	528,674.33				103,414.54
Royal, Liverpool, England	7,324,512.93	1,581,895.03	.50	11,740.03		262,219.06
Scottish Union & National, Edinburgh, Scotland	2,479,305.31	35,374.72		7,150.16		242,557.56
Sun Insurance Office, London, England	2,358,331.10					169,453.37
Svea Fire & Life, Gothenburg, Sweden	905,705.94					51,367.91
Union Assurance Society, London, England	536,237.37					47,798.28
Union Fire, Paris, France	411,587.03					28,248.20
Union Marine, Liverpool, England		1,226,927.64				24,796.66
Western Assurance, Toronto, Canada	1,101,452.69	605,688.98				89,354.48
Total	58,884,055.34	12,812,674.16	8,101.28	160,890.46	6.00	3,385,837.98
District of Columbia companies:						
Stock	930,610.02			70,970.86	188.17	58,938.05
Mutual	31,330.16			13,470.87		250.00
Domestic:						
Stock	192,182,862.89	27,420,966.13	87,481.84	1,658,697.82	79,625.80	15,342,829.75
Mutual	255,748.17			168.27		22,022.37
Lloyds		2,348,573.54				36,466.54
United States branches of foreign fire and marine insurance companies: Stock	58,884,055.34	12,812,674.16	8,101.28	160,890.46	6.00	3,385,837.98
Grand total	252,284,606.58	42,582,213.83	95,583.12	1,904,198.28	79,819.97	18,846,344.69

RECAPITULATION.

TABLE C.—Income of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1915—Continued.

Name and location.	Interest from all other sources.	Rent.	Received from home office.	Profit on sale or maturity of ledger assets.	All other receipts.	Total income.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....	\$4,819.18		\$8,047.73			\$1,201,792.84
Atlas Assurance, London, England.....	4,216.93	\$4,012.96	21,491.31	\$3,006.98		1,912,160.84
British & Foreign Marine, Liverpool, England.....	3,838.65		913,028.03		\$4,564.38	2,237,612.23
British America Assurance, Toronto, Canada.....	7,653.34		79,040.66	15.00		1,256,001.97
Caledonian, Edinburgh, Scotland.....	1,135.52	29,808.21			30,000.00	1,503,214.92
Commercial Union Assurance, London, England.....	21,261.01	69,193.56	282,085.06	14,886.57	2,856.34	7,967,658.18
General Fire Assurance, Paris, France.....	1,105.44				3,794.34	497,654.86
Hamburg-Bremen Fire, Hamburg, Germany.....	927.70		50,862.58	156.25	150,000.00	1,404,100.45
Indemnity Mutual Marine, London, England.....	3,450.79		5,966.15			471,831.39
Law Union & Rock, London, England.....	699.47		40,347.78			555,632.01
Liverpool & London & Globe, Liverpool, England.....	22,609.86	127,498.74	310,623.72	10,732.18	2,776.56	9,831,614.24
London Assurance, London, England.....	9,271.01		533,630.19	2,242.05	27,140.49	3,701,040.37
London & Lancashire Fire, Liverpool, England.....	23,881.87	23,592.11	39,297.94	2,468.75	65.00	2,849,484.41
Mannheim, Mannheim, Germany.....	4,185.06		62,370.01	661.28		2,257,799.03
Marine Insurance Co., London, England.....	5,017.92		277,621.79	468.75	2,762.26	1,627,469.40
Nationale Fire, Paris, France.....	3,097.95				4,000.00	301,801.02
North British & Mercantile, London, England.....	5,643.62		225,675.81	8,817.64	9.00	5,345,376.73
Northern Assurance, London, England.....	11,802.25		31,997.31	20,165.80	1,207.81	3,279,428.14
Norwich Union Fire, Norwich, England.....	2,884.22		56,283.31	968.62		2,076,377.18
Palatine, London, England.....	8,497.89		8,901.02	28.13		2,160,423.61
Phoenix Fire, Paris, France.....	1,593.88					294,993.07
Phoenix Assurance, London, England.....	5,176.88		77,088.85		15,687.44	3,162,651.54
Prussian National, Stettin, Germany.....	1,725.64		11,708.20		123,670.87	1,620,566.94
Royal Exchange Assurance, London, England.....	4,903.91		15,427.19		128.73	2,131,426.33
Royal, Liverpool, England.....	15,763.81	385,332.94	97,249.65	15.78	10,847.10	9,689,576.83
Scottish Union & National, Edinburgh, Scotland.....	5,502.60	10,306.64	30,972.50	114.50	84.41	2,811,368.40
Sun Insurance Office, London, England.....	6,692.26	15,800.00	140,210.47	7,559.40	144.49	2,698,191.09
Svea Fire & Life, Gothenburg, Sweden.....	2,378.14					959,451.99
Union Assurance Society, London, England.....	3,540.99		52,314.10	147.63		640,038.37
Union Fire, Paris, France.....	3,693.47					443,528.70
Union Marine, Liverpool, England.....	2,194.17		81,907.09	750.00		1,337,250.56
Western Assurance, Toronto, Canada.....	7,688.14		156,557.24	1,087.50		1,961,829.03
Total.....	206,853.57	665,545.16	3,610,705.69	74,292.81	380,414.22	80,189,376.67

RECAPITULATION.

District of Columbia companies:					
Stock.....	3,518.05	156,956.46			1,346,675.26
Mutual.....	147.82	3,818.42			52,151.74
Domestic:					
Stock.....	641,996.54	1,070,590.49		1,450,065.94	8,346,343.70
Mutual.....	875.09	4,751.00		2,895.05	248,281,460.90
Lloyds.....	12,968.17				293,040.68
United States branches of foreign fire and marine insurance com- panies: Stock.....	206,853.57	665,545.16	3,610,705.69	74,292.81	2,398,517.00
Grand total.....	866,357.24	1,901,661.53	3,610,705.69	1,527,253.80	80,189,376.67
					332,561,222.25
					8,862,477.52

TABLE D.—Expenditures of joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1915.

Name and location.	Fire losses.	Marine and inland losses.	Dividends to stockholders.	Commissions.	Salaries of officers and clerks.	Rent.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen and Munich Fire, Aix-la-Chapelle, Germany.....	\$613,512.06			\$241,348.47	\$85,149.65	\$6,732.78
Atlas Assurance, London, England.....	983,409.95			346,405.47	123,633.85	18,332.99
British & Foreign Marine, Liverpool, England.....		\$518,721.72		91,503.91	86,989.89	8,000.00
British America Assurance, Toronto, Canada.....	572,101.77	635.04		285,052.88	52,928.48	4,264.71
Caledonian, Edinburgh, Scotland.....	784,242.05			290,249.90	99,961.76	9,476.73
Commercial Union Assurance, London, England.....	3,351,284.15	530,294.00		1,580,112.17	272,746.12	39,526.56
General Fire Assurance, Paris, France.....	219,342.35			153,111.11	500.00	
Hamburg-Bremen Fire, Hamburg, Germany.....	723,954.20			208,929.57	95,643.02	9,341.25
Indemnity Mutual Marine, London, England.....		222,771.43		61,535.72	10,785.86	1,200.00
Law Union and Rock, London, England.....	246,927.10			82,527.99	34,009.68	3,561.85
Liverpool & London & Globe, Liverpool, England.....	4,867,459.54	369,915.61		1,792,500.41	376,903.01	64,232.62
London Assurance, London, England.....	1,078,002.27	505,357.25		596,947.02	166,825.15	24,184.32
London & Lancashire Fire, Liverpool, England.....	1,318,865.58	109,275.85		413,581.89	170,004.06	29,575.32
Manheim, Manheim, Germany.....		1,260,277.94		496,209.05	4,356.00	
Marine Insurance Co., London, England.....		624,135.55		321,742.76	2,385.01	1,500.00
Nationale Fire, Paris, France.....	158,791.86			85,880.95	118.12	
North British & Mercantile, London, England.....	2,364,922.86			992,427.71	314,598.32	38,914.85
Northern Assurance, London, England.....	1,588,017.00			507,028.26	215,103.96	27,435.36
Norwich Union Fire, Norwich, England.....	1,064,061.46	1,438.80		359,247.42	129,458.04	16,597.96
Palatine, London, England.....	1,214,063.54			458,631.20	93,784.78	12,231.88
Phoenix, Paris, France.....	158,791.88			85,880.94	118.13	
Phoenix Assurance, London, England.....	1,304,922.90	195,750.65		576,498.64	150,560.56	19,892.59
Prussian National, Stettin, Germany.....	644,560.19	27,600.29		344,589.23	76,688.21	6,740.96
Royal Exchange Assurance, London, England.....	810,613.93	261,502.93		426,087.69	80,758.69	10,586.28

TABLE D.—Expenditures of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1915—Continued.

Name and location.							Salaries of officers and clerks.	Rent.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES—continued.							Commissions.	
Royal, Liverpool, England.....							\$629, 849. 17	\$86, 107. 96
Scottish Union & National, Edinburgh, Scotland.....							116, 258. 34	10, 852. 05
Sun Insurance Office, London, England.....							167, 516. 64	24, 679. 08
Svea Fire and Life, Gothenburg, Sweden.....							31, 718. 49	5, 966. 64
Union Assurance Society, London, England.....							40, 747. 60	5, 292. 47
Union Fire, Paris, France.....							300. 00	.....
Union Marine, Liverpool, England.....							45, 610. 70	1, 921. 25
Western Assurance, Toronto, Canada.....							72, 229. 81	6, 341. 28
Total.....							3, 748, 241. 10	493, 489. 74
RECAPITULATION.								
District of Columbia companies:								
Stock.....							83, 372. 34	12, 268. 00
Mutual.....							11, 240. 56	2, 256. 00
Domestic:								
Stock.....							8, 923, 172. 25	1, 366, 798. 76
Mutual.....							26, 070. 79	1, 525. 00
Lloyds.....							130, 470. 93	11, 702. 35
United States branches of foreign fire and marine insurance companies: Stock.....							3, 748, 241. 10	493, 489. 74
Grand total.....							12, 922, 567. 97	1, 888, 039. 85
Name and location.							Loss on sale or maturity of ledger assets.	Total expenditures.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.							Remitted to home office.	
Aachen and Munich Fire, Aix-la-Chapelle, Germany.....							\$1, 866. 40	\$1, 144, 242. 54
Atlas Assurance, London, England.....							20, 745. 43	1, 808, 362. 26
British & Foreign Marine, Liverpool, England.....							988, 126. 76	1, 804, 229. 78

British America Assurance, Toronto, Canada.....	41,985.90	.....	67,800.16	3,695.00	120,922.66	1,149,386.60
Caledonian, Edinburgh, Scotland.....	48,126.05	.....	219.92	.....	183,908.78	1,439,378.83
Commercial Union Assurance, London, England.....	217,792.41	\$1,918.00	559,653.77	854.79	688,036.42	7,287,157.74
General Fire Assurance, Paris, France.....	17,070.64	.....	.....	.....	21,499.06	411,523.16
Hamburg-Bremen Fire, Hamburg, Germany.....	56,138.61	.....	2,589.56	206.25	332,505.97	1,429,308.43
Indemnity Mutual Marine, London, England.....	21,177.22	.....	52,660.27	.....	7,018.58	377,149.08
Law Union and Rock, London, England.....	14,206.15	.....	100,412.39	490.00	57,928.28	540,063.44
Liverpool & London & Globe, Liverpool, England.....	291,878.58	6,358.40	1,110,747.69	.....	752,280.42	9,725,811.97
London Assurance, London, England.....	96,540.53	.....	509,110.29	2,859.18	295,463.84	3,275,289.85
London & Lancashire Fire, Liverpool, England.....	101,308.40	.....	284,127.50	1,263.76	383,463.07	2,827,016.12
Manheim, Manheim, Germany.....	63,149.85	.....	149,346.75	156.26	42,746.05	2,016,241.90
Marine Insurance Co., London, England.....	30,696.58	.....	230,505.60	.....	78,353.02	1,289,318.52
Nationale Fire, Paris, France.....	10,089.64	.....	.....	.....	9,539.65	264,420.22
North British & Mercantile, London, England.....	149,404.41	585.00	713,648.41	41,123.97	572,288.68	5,187,914.21
Northern Assurance, London, England.....	116,627.94	.....	89,116.46	22,050.00	388,059.39	2,953,438.37
Norwich Union Fire, Norwich, England.....	71,992.29	.....	175,648.15	1,490.32	248,376.48	2,068,310.92
Palatine, London, England.....	65,214.16	.....	121,547.12	4,190.90	198,637.62	2,168,301.20
Phoenix Fire, Paris, France.....	10,629.77	.....	.....	.....	13,573.48	268,994.20
Phoenix Assurance, London, England.....	81,769.64	.....	119,620.78	.....	484,707.32	2,933,723.08
Prussian National, Stettin, Germany.....	43,186.35	.....	39,964.70	.....	273,710.94	1,457,040.87
Royal Exchange Assurance, London, England.....	77,832.20	.....	120,916.04	14,570.83	193,028.09	1,995,896.68
Royal, Liverpool, England.....	268,391.24	2,909.10	1,243,627.28	.....	998,653.20	9,180,287.06
Scottish Union & National, Edinburgh, Scotland.....	88,181.19	.....	57,501.60	763.62	292,239.90	2,356,368.31
Sun Insurance Office, London, England.....	107,494.88	.....	265,522.51	2,937.50	291,553.22	2,668,138.05
Svea Fire and Life, Gothenburg, Sweden.....	31,146.38	.....	8,544.81	2,750.00	81,608.39	881,645.02
Union Assurance Society, London, England.....	17,746.84	.....	93,143.65	.....	58,375.18	575,583.26
Union Fire, Paris, France.....	17,369.58	.....	1,873.20	.....	13,193.18	398,662.92
Union Marine, Liverpool, England.....	40,739.72	.....	127,643.34	.....	54,522.29	1,308,501.61
Western Assurance, Toronto, Canada.....	55,848.52	.....	135,881.53	4,456.49	157,469.25	1,769,263.83
Total.....	2,398,123.46	11,770.50	7,392,118.07	116,900.37	7,754,610.16	74,960,970.08
RECAPITULATION.						
District of Columbia companies:						
Stock.....	63,578.29	.....	.....	.....	220,029.38	1,090,948.64
Mutual.....	1,846.97	.....	.....	.....	24,868.14	50,909.91
Domestic:						
Stock.....	635,963.09	155,044.76	.....	1,660,314.28	27,042,016.07	223,007,234.91
Mutual.....	4,364.41	.....	.....	2,323.10	92,500.23	289,892.55
Lloyds.....	.....	.....	.....	.....	103,034.98	1,962,451.29
United States branches of foreign fire and marine insurance companies: Stock.....	425,710.06	11,770.50	7,392,118.07	116,900.37	7,754,610.16	74,960,970.08
Grand total.....	1,131,462.82	166,815.26	7,392,118.07	1,779,537.75	35,237,058.96	301,362,407.38

TABLE E.—Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1915.

Name and location.	Fire risks in force Dec. 31, 1914.	Premiums.	Marine and inland risks in force Dec. 31, 1914.	Premiums.	Fire risks written during the year.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen & Munich Fire, Aix-la-Chapelle, Germany	\$310,883,151.00	\$2,949,075.65			\$172,630,202.00	\$1,648,916.03
Atlas Assurance, London, England	402,598,203.00	4,017,081.27	\$63,307,611.00	\$637,600.68	284,433,964.00	2,824,155.58
British & Foreign Marine, Liverpool, England	244,255,828.00	2,459,166.30			201,849,971.00	1,977,062.43
British America Assurance, Toronto, Canada	337,908,564.00	3,532,121.35			219,754,993.00	2,327,762.35
Caledonian, Edinburgh, Scotland	1,335,328,646.00	13,195,626.97	19,341,686.00	208,522.09	897,801,815.00	9,023,410.71
Commercial Union Assurance, London, England	103,149,534.00	952,484.45			99,298,588.00	915,568.14
General Fire Assurance, Paris, France	287,958,458.00	3,192,077.31			176,260,673.00	2,012,723.11
Hamburg-Bremen Fire, Hamburg, Germany			12,393,999.00	270,773.44		
Indemnity Mutual Marine, London, England	106,941,456.00	1,085,596.92			103,810,261.00	984,189.29
Law Union & Rock, London, England	2,172,492,453.00	21,173,117.84	34,946,470.00	786,145.63	1,548,613,595.00	14,760,142.81
Liverpool & London & Globe, Liverpool, England	495,528,112.00	5,171,247.24	32,763,542.00	274,244.91	299,439,667.00	3,186,021.78
London Assurance, London, England	721,519,632.00	6,759,120.71	9,496,788.00	208,276.31	472,903,357.00	4,270,812.30
London & Lancashire Fire, Liverpool, England			65,414,614.00	1,097,181.56		
Mannheim, Mannheim, Germany			119,053,521.00	633,828.83		
Marine Insurance Co., London, England						
Nationale Fire, Paris, France	97,424,517.00	890,579.05			86,964,412.00	793,361.25
North British & Mercantile, London, England	1,233,468,652.00	10,702,403.56			884,259,272.00	7,376,849.99
Northern Assurance, London, England	696,542,730.00	6,993,733.95			479,416,023.00	4,821,197.76
Norwich Union Fire, Norwich, England	427,918,406.00	4,293,307.93			301,223,178.00	3,099,462.68
Palatine, London, England	404,898,782.00	4,401,884.69			284,265,203.00	3,174,043.51
Phoenix Fire, Paris, France	81,149,914.00	714,087.05			76,836,254.00	700,139.11
Phoenix Assurance, London, England	623,755,912.00	5,718,419.38	16,720,921.00	355,524.28	511,204,350.00	4,646,702.78
Prussian National, Stettin, Germany	336,759,920.00	3,422,349.87			217,411,910.00	2,358,664.17
Royal Exchange Assurance, London, England	395,638,349.00	3,731,761.95	17,559,827.00	357,049.70	279,181,883.00	2,555,025.65
Royal, Liverpool, England	1,893,677,509.00	18,908,181.14	35,797,869.00	775,787.76	1,171,541,365.00	11,814,854.15
Scottish Union & National, Edinburgh, Scotland	730,039,604.00	6,454,486.18			520,751,721.00	4,566,321.33
Sun Insurance Office, London, England	662,147,746.00	6,758,802.10			401,399,498.00	4,161,748.53
Svea Fire & Life, Gothenburg, Sweden	159,926,324.00	1,877,405.07			124,641,327.00	1,461,592.03
Union Assurance Society, London, England	98,880,215.00	1,120,089.41			94,465,939.00	999,837.80
Union Fire, Paris, France	86,553,259.00	825,922.19			78,884,462.00	753,164.28
Union Marine, Liverpool, England			30,546,827.00	622,335.31		
Western Assurance, Toronto, Canada	304,325,885.00	3,049,417.28	11,486,332.00	185,125.26	214,624,544.00	2,091,687.53
Total	14,751,671,761.00	144,349,546.81	468,830,007.00	6,412,395.76	10,203,868,427.00	99,305,417.08

RECAPITULATION.

District of Columbia companies:	134,878,695.83	1,060,246.43				
Stock.....	15,315,964.00	27,798.37				1,520,010.69
Mutual.....						31,670.70
Domestic:						
Stock.....	43,059,160,728.00	438,461,808.49	882,303,992.00	15,376,844.98	29,979,604,398.00	306,306,905.33
Mutual.....	44,672,331.00	420,496.93			19,375,180.00	221,663.62
Lloyds.....			57,724,761.00	1,074,130.58		
United States branches of foreign fire and marine insurance com- panies: Stock.....	14,751,671,761.00	144,349,546.81	468,830,007.00	6,412,395.76	10,203,868,427.00	99,305,417.08
Grand total.....	58,005,699,479.83	584,319,897.03	1,408,858,760.00	22,863,371.32	40,355,767,163.56	407,385,667.42

Name and location.	Marine and inland risks written during the year.	Premiums.	Total fire risks.	Total premiums.	Total marine and inland risks.	Total premiums.	Deduct expira- tions and can- cellations, fire.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.								
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....			\$483,513,353.00	\$4,597,991.68			\$173,245,786.00	\$1,711,019.79
Atlas Assurance, London, England.....			687,032,167.00	6,841,236.85			263,608,280.00	2,702,166.92
British & Foreign Marine, Liverpool, Eng- land.....								
British America Assurance, Toronto, Canada.....	\$1,055,880,000.00	\$4,750,212.09			\$1,119,187,611.00	\$5,387,812.77		
Caledonian, Edinburgh, Scotland.....	4,651,471.00	17,971.51	446,105,799.00	4,436,228.73	4,661,471.00	17,971.51	176,116,506.00	1,762,810.12
Commercial Union Assurance, London, England.....			557,663,557.00	5,859,883.70			211,809,594.00	2,286,002.02
General Fire Assurance, Paris, France.....	1,058,237,123.00	1,926,250.49	2,233,130,461.00	22,219,037.68	1,077,578,809.00	2,134,772.58	882,328,584.00	9,098,627.69
Hamburg-Bremen Fire, Hamburg, Ger- many.....			202,448,122.00	1,868,052.59			89,001,928.00	839,303.43
Indemnity Mutual Marine, London, Eng- land.....			464,219,131.00	5,204,800.42			180,271,746.00	2,096,814.62
Law Union & Rock, London, England.....	149,274,443.00	733,463.49			161,668,442.00	1,004,236.93		
Liverpool & London & Globe, Liverpool, England.....			210,751,717.00	2,069,786.21			90,596,302.00	882,539.39
London Assurance, London, England.....	115,770,563.00	1,377,200.00	3,721,106,048.00	35,933,260.65	150,717,033.00	2,163,345.63	1,446,667,453.00	14,214,998.30
London & Lancashire Fire, Liverpool, Eng- land.....	406,426,454.00	2,020,043.45	794,967,779.00	8,357,269.02	439,189,996.00	2,294,288.36	303,025,556.00	3,217,902.20
Mannheim, Mannheim, Germany.....	17,862,132.00	316,708.60	1,194,422,989.00	11,029,933.01	27,358,920.00	524,984.91	448,196,551.00	4,203,663.68
Marine Insurance Co., London, England.....	583,500,445.00	3,020,836.32			648,915,059.00	4,118,017.88		
Nationale Fire, Paris, France.....	3,373,345,310.00	1,306,998.94			3,492,398,831.00	1,940,827.77		
North British & Mercantile, London, Eng- land.....			184,388,929.00	1,683,940.30			80,851,677.00	720,842.92
Northern Assurance, London, England.....			2,117,727,924.00	18,079,253.55				7,305,314.44
Norwich Union Fire, Norwich, England.....			1,175,958,753.00	11,814,931.71			452,654,823.00	4,661,770.86
			729,141,584.00	7,392,770.61	2,207,850.00	49,166.35	273,317,852.00	2,888,522.66

TABLE E.—Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1915—Continued.

Name and location.	Marine and inland risks written during the year.	Premiums.	Total fire risks.	Total premiums.	Total marine and inland risks.	Total premiums.	Deduct expira-tions and can-cellations, fire.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES—CON.								
Palatine, London, England.....	.....	.....	\$689, 163, 985. 00	\$7, 575, 928. 20	.....	.....	\$279, 480, 417. 00	\$3, 200, 673. 56
Phenix Fire, Paris, France.....	.....	.....	157, 986, 168. 00	1, 414, 226. 16	.....	.....	67, 530, 076. 00	595, 215. 04
Phœnix Assurance, London, England.....	\$103, 048, 983. 00	\$781, 046. 76	1, 134, 960, 262. 00	10, 365, 122. 16	\$119, 769, 904. 00	\$1, 136, 571. 04	424, 082, 598. 00	4, 170, 226. 50
Prussian National, Stettin, Germany.....	7, 374, 663. 00	107, 539. 44	554, 171, 830. 00	5, 781, 014. 04	7, 374, 663. 00	107, 539. 44	226, 645, 906. 00	2, 342, 147. 56
Royal Exchange Assurance, London, Eng-land.....	176, 559, 715. 00	979, 065. 97	674, 820, 232. 00	6, 286, 787. 60	194, 119, 542. 00	1, 336, 115. 67	257, 938, 410. 00	2, 514, 107. 14
Royal, Liverpool, England.....	523, 097, 027. 00	2, 154, 800. 80	3, 065, 218, 874. 00	30, 723, 035. 29	558, 894, 896. 00	2, 930, 588. 56	1, 129, 117, 658. 00	11, 562, 575. 66
Scottish Union & National, Edinburgh, Scotland.....	1, 952, 489. 00	41, 188. 63	1, 250, 791, 325. 00	11, 020, 807. 51	1, 952, 489. 00	41, 188. 63	450, 378, 379. 00	4, 118, 092. 56
Sun Insurance Office, London, England.....	.....	.....	1, 063, 547, 244. 00	10, 920, 550. 63	.....	.....	397, 892, 195. 00	4, 248, 803. 81
Svea Fire & Life, Gothenburg, Sweden.....	.....	.....	284, 567, 651. 00	3, 338, 997. 10	.....	.....	116, 359, 353. 00	1, 368, 663. 39
Union Assurance Society, London, England.....	.....	.....	193, 346, 154. 00	2, 119, 927. 21	.....	.....	82, 227, 306. 00	934, 132. 78
Union Fire, Paris, France.....	.....	.....	165, 437, 721. 00	1, 579, 086. 47	.....	.....	70, 393, 935. 00	664, 068. 47
Union Marine, Liverpool, England.....	549, 215, 117. 00	2, 601, 772. 98	.....	.....	579, 761, 944. 00	3, 224, 108. 29	.....	.....
Western Assurance, Toronto, Canada.....	165, 423, 323. 00	799, 377. 89	518, 950, 429. 00	5, 141, 104. 81	176, 909, 655. 00	984, 503. 15	187, 731, 422. 00	2, 009, 776. 84
Total.....	8, 293, 837, 108. 00	22, 983, 643. 71	24, 955, 540, 188. 00	243, 654, 963. 89	8, 762, 667, 115. 00	29, 396, 039. 47	9, 588, 185, 239. 00	96, 320, 782. 35
RECAPITULATION.								
District of Columbia companies:	.....	.....	.....	.....	.....	.....	.....	.....
Stock.....	.....	.....	269, 418, 762. 39	2, 580, 257. 12	.....	.....	89, 568, 048. 71	1, 031, 521. 85
Mutual.....	.....	.....	33, 695, 056. 00	59, 469. 07	.....	.....	18, 337, 714. 00	31, 306. 24
Domestic:	.....	.....	.....	.....	.....	.....	.....	.....
Stock.....	9, 572, 064, 915. 00	50, 107, 838. 59	73, 038, 765, 126. 00	744, 768, 713. 82	10, 454, 368, 907. 00	65, 484, 683. 57	26, 948, 877, 435. 00	285, 225, 503. 58
Mutual.....	976, 582, 565. 00	4, 586, 399. 26	64, 047, 511. 00	642, 160. 55	.....	.....	18, 563, 584. 50	222, 044. 01
Lloyds.....	.....	.....	.....	.....	1, 034, 307, 326. 00	5, 660, 529. 84	.....	.....
United States branches of foreign fire and marine insurance companies: Stock.....	8, 293, 837, 108. 00	22, 983, 643. 71	24, 955, 540, 188. 00	243, 654, 963. 89	8, 762, 667, 115. 00	29, 396, 039. 47	9, 588, 185, 239. 00	96, 320, 782. 35
Grand total.....	18, 842, 484, 588. 00	77, 677, 881. 56	98, 361, 466, 643. 39	991, 705, 564. 45	20, 251, 343, 348. 00	100, 541, 252. 88	36, 663, 532, 021. 21	382, 831, 158. 03

Name and location.		Deduct expira- tions and cancel- lations, marine and inland.	Premiums.	Fire risks in force end of year.	Premiums.	Marine and inland risks in force end of year.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.							
Aachen & Munich Fire, Aix-la-Chapelle, Germany				\$310,287,567.00	\$2,886,971.89		
Atlas Assurance, London, England		\$1,050,118,152.00	\$4,772,242.22	423,423,887.00	4,139,059.93	\$69,069,459.00	\$615,570.55
British & Foreign Marine, Liverpool, England		233,557.00	3,949.46			4,427,914.00	14,022.05
British America Assurance, Toronto, Canada				269,989,293.00	2,673,418.61		
Caledonian, Edinburgh, Scotland				345,853,963.00	3,573,881.68		
Commercial Union Assurance, London, England		1,051,610,379.00	1,859,569.84	1,350,801,877.00	13,120,409.99	25,968,430.00	275,202.74
General Fire Assurance, Paris, France				113,446,194.00	1,028,749.16		
Hamburg-Bremen Fire, Hamburg, Germany				283,947,385.00	3,107,985.80		
Indemnity Mutual Marine, London, England		147,595,166.00	715,240.67			14,073,276.00	288,996.26
Law Union & Rock, London, England				120,155,415.00	1,187,246.82		
Liverpool & London & Globe, Liverpool, England		111,133,494.00	1,273,260.58	2,274,438,595.00	21,718,262.35	39,583,539.00	890,085.05
London Assurance, London, England		396,065,580.00	1,972,391.18	491,942,223.00	5,139,366.82	43,124,416.00	321,897.18
London & Lancashire Fire, Liverpool, England		14,782,034.00	280,113.01	746,226,438.00	6,826,269.33	12,576,886.00	244,871.90
Mannheim, Mannheim, Germany		584,803,929.00	3,036,246.31			64,111,130.00	1,081,771.57
Marine Insurance Co., London, England		3,298,718,677.00	1,246,571.54			193,680,154.00	694,256.23
Nationale Fire, Paris, France				103,537,252.00	963,097.38		
North British & Mercantile, London, England				1,291,012,978.00	10,773,939.11		
Northern Assurance, London, England				723,303,930.00	7,153,160.85		
Norwich Union Fire, Norwich, England		387,304.00	6,965.24	455,823,732.00	4,504,247.95	1,820,546.00	42,201.11
Palatine, London, England				409,683,568.00	4,375,254.64		
Phoenix Fire, Paris, France				90,456,092.00	819,011.12		
Phoenix Assurance, London, England		99,561,753.00	747,079.56	710,877,664.00	6,194,895.66	20,208,151.00	389,491.48
Prussian National, Stettin, Germany		5,074,869.00	56,693.62	327,525,924.00	3,438,866.48	2,299,794.00	50,845.82
Royal Exchange Assurance, London, England		169,563,957.00	877,105.96	416,881,822.00	3,772,680.46	24,555,585.00	459,009.71
Royal, Liverpool, England		505,939,426.00	2,047,178.94	1,936,101,216.00	19,160,459.63	52,955,470.00	883,409.62
Scottish Union & National, Edinburgh, Scotland		433,011.00	7,177.60	800,412,946.00	6,902,714.95	1,519,478.00	34,011.03
Sun Insurance Office, London, England				665,655,049.00	6,671,746.82		
Svea Fire & Life, Gothenburg, Sweden				168,208,298.00	1,970,333.71		
Union Assurance Society, London, England				111,118,848.00	1,185,794.43		
Union Fire, Paris, France				95,043,786.00	915,018.00		
Union Marine, Liverpool, England		547,305,576.00	2,531,633.42			32,456,368.00	692,474.87
Western Assurance, Toronto, Canada		144,209,104.00	721,197.74	331,219,007.00	3,131,327.97	32,700,551.00	263,305.41
Total		8,127,535,968.00	22,154,616.89	15,367,354,949.00	147,334,181.54	635,131,147.00	7,241,422.58

TABLE E.—Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1915—Continued.

Name and location.	Deduct expira- tions and cancel- lations, marine and inland.	Premiums.	Fire risks in force end of year.	Premiums.	Marine and inland risks in force end of year.	Premiums.
RECAPITULATION.						
District of Columbia companies:						
Stock			\$179,850,713.68	\$1,548,735.27		
Mutual			15,357,342.00	28,162.83		
Domestic:						
Stock			46,089,887,691.00	459,543,210.24	\$1,128,221,498.00	\$18,493,749.91
Mutual			45,483,926.50	420,116.54	78,777,951.00	1,332,413.10
Lloyds						
United States branches of foreign fire and marine insurance com- panies: Stock			15,367,354,949.00	147,334,181.54	635,131,147.00	7,241,422.58
Grand total			61,597,934,622.18	608,874,406.42	1,842,130,596.00	27,067,585.59
Name and location.	Deduct amount reinsured, fire.	Premiums.	Deduct amount reinsured, marine and inland.	Premiums.	Net amount in force, marine and inland.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen & Munich Fire, Aix-la-Chapelle, Ger- many	\$47,667,598.00	\$452,257.85				
Atlas Assurance, London, England	91,513,893.00	805,299.65				
British & Foreign Marine, Liverpool, England			\$44,860,812.00	\$299,140.74	\$262,599,969.00	\$2,434,714.04
British America Assurance, Toronto, Canada	60,815,330.00	590,373.89	1,774,482.00	6,057.29	331,909,994.00	3,333,770.28
Caledonian, Edinburgh, Scotland	67,096,311.00	732,121.07			209,173,963.00	2,083,044.72
Commercial Union Assurance, London Eng- land					278,757,652.00	2,841,760.61
General Fire Assurance, Paris, France	158,687,646.00	1,383,009.38	1,055,394.00	16,060.00	1,192,114,231.00	11,737,400.61
Hamburg-Bremen Fire, Hamburg, Germany	27,904,101.00	262,078.88			85,542,093.00	766,670.28
Indemnity Mutual Marine, London, England	77,535,428.00	895,818.38			206,411,957.00	2,212,167.42
Law Union & Rock, London, England			3,593,792.00	103,478.55		
Liverpool & London & Globe, Liverpool, Eng- land	39,695,485.00	379,551.09			80,459,930.00	807,695.73
	690,739,038.00	5,965,034.54	10,779,775.00	199,182.06	1,583,699,557.00	15,753,227.81
					28,803,764.00	690,902.99

London Assurance, London, England.....	90,002,672.00	1,020,580.23	13,198,938.00	73,603.18	401,939,551.00	4,118,786.59	29,925,478.00	248,294.00
London & Lancashire Fire, Liverpool, England.	177,127,508.00	1,639,904.90	1,289,879.00	22,158.89	569,098,930.00	5,186,364.43	11,287,007.00	222,713.01
Mannheim, Mannheim, Germany.....			14,336,739.00	267,386.17			49,574,391.00	814,385.40
Marine Insurance Co., London, England.....			52,644,727.00	340,196.49			141,035,427.00	354,059.74
Nationale Fire, Paris, France.....	56,207,723.00	529,232.35			47,329,529.00	433,865.03		
North British & Mercantile, London, England..	247,181,984.00	1,698,097.04			1,043,830,994.00	9,075,842.07		
Northern Assurance, London, England.....	153,657,436.00	1,471,064.28			569,646,494.00	5,682,096.57		
Norwich Union Fire, Norwich, England.....	113,644,990.00	1,094,631.99		4,012.59	342,178,742.00	3,409,615.96	1,565,543.00	38,188.52
Palatine, London, England.....	66,757,537.00	681,385.08			342,926,031.00	3,693,869.56		
Phenix Fire, Paris, France.....	43,126,563.00	385,146.09			47,329,529.00	433,865.03		
Phoenix Assurance, London, England.....	214,432,176.00	1,789,170.76	8,273,618.00	163,464.28	496,445,488.00	4,405,724.90	11,934,533.00	226,027.20
Prussian National, Stettin, Germany.....	82,963,614.00	878,507.24			244,562,310.00	2,560,359.24	2,299,794.00	50,845.82
Royal Exchange Assurance, London, England.	100,884,815.00	833,617.06	9,524,137.00	180,485.92	315,997,007.00	2,939,063.40	15,031,448.00	278,523.79
Royal, Liverpool, England.....	344,083,338.00	3,411,743.91	5,749,075.00	19,040.52	1,592,017,878.00	15,748,715.72	47,206,395.00	864,369.10
Scottish Union & National, Edinburgh, Scot- land.....	229,902,325.00	1,927,203.67	26,369.00	136.94	570,510,621.00	4,975,511.28	1,493,109.00	33,874.09
Sun Insurance Office, London, England.....	106,761,243.00	1,139,820.14			558,893,806.00	5,531,926.68		
Svea Fire & Life, Gothenburg, Sweden.....	27,923,347.00	316,817.98			140,284,951.00	1,653,515.73		
Union Assurance Society, London, England....	21,551,314.00	201,377.00			89,567,534.00	984,417.43		
Union Fire, Paris, France.....	23,634,938.00	241,925.23			71,408,848.00	673,092.77		
Union Marine, Liverpool, England.....			12,079,430.00	286,372.15			20,376,938.00	406,102.72
Western Assurance, Toronto, Canada.....	106,269,726.00	948,062.50	11,767,732.00	77,059.89	224,949,281.00	2,183,265.47	20,932,819.00	186,245.52
Total.....	3,467,768,079.00	31,673,832.18	191,409,902.00	2,057,835.66	11,899,586,870.00	115,660,349.36	443,721,245.00	5,183,586.92
RECAPITULATION.								
District of Columbia companies:								
Stock.....	36,117,892.98	359,448.89			143,732,820.70	1,189,286.38		
Mutual.....					15,357,342.00	28,162.83		
Domestic:								
Stock.....	8,708,976,089.00	86,576,258.73	283,880,255.00	4,714,044.67	37,380,911,602.00	372,966,951.51	844,341,243.00	13,779,705.24
Mutual.....	1,186,100.00	12,002.20			44,297,826.50	408,114.34	43,634,521.00	840,608.57
Lloyds.....			35,143,430.00	491,804.53				
United States branches of foreign fire and marine insurance companies: Stock.....	3,467,768,079.00	31,673,832.18	191,409,902.00	2,057,835.66	11,899,586,870.00	115,660,349.36	443,721,245.00	5,183,586.92
Grand total.....	12,214,048,160.98	118,621,542.00	510,433,587.00	7,263,684.86	49,483,886,461.20	490,252,864.42	1,331,697,009.00	19,803,900.73

TABLE F.—*Business transacted in the District of Columbia by foreign joint-stock fire and marine insurance companies during 1915.*

Name and location.	Fire risks written.	Premiums received.	Losses paid.	Losses incurred.	Marine and inland risks written.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.					
Aachen and Munich Fire, Aix-la-Chapelle, Germany.....	\$524,441.00	\$4,127.70	\$1,298.93	\$1,788.93	.....
Atlas Assurance, London, England.....	658,690.00	4,728.41	3,856.69	4,359.69	.....
British & Foreign Marine, Liverpool, England.....	.....	.....	.....	.....	\$48,836.00
British America Assurance, Toronto, Canada.....	671,385.00	4,350.83	1,737.48	1,941.26	.....
Caledonian, Edinburgh, Scotland.....	332,983.00	2,564.31	350.68	391.33	.....
Commercial Union Assurance, London, England.....	1,696,669.00	12,189.27	11,373.28	10,219.48	.....
General Fire Assurance, Paris, France.....	418,650.00	3,637.51	189.98	936.98	.....
Hamburg-Bremen Fire, Hamburg, Germany.....	865,814.00	6,027.21	709.89	240.11	.....
Indemnity Mutual Marine, London, England.....	.....	.....	.....	.....	97,804.00
Law Union and Rock, London, England.....	461,300.00	4,501.99	750.00	750.00	.....
Liverpool & London & Globe, Liverpool, England.....	3,545,618.00	20,399.33	5,432.63	8,192.63	147,462.00
London Assurance, London, England.....	571,134.00	4,139.21	783.66	770.66	.....
London & Lancashire Fire, Liverpool, England.....	1,970,847.00	17,672.16	5,742.40	6,074.42	281,002.00
Mannheim, Mannheim, Germany.....	.....	.....	.....	.....	6,750.00
Marine Insurance Co., London, England.....	.....	.....	.....	.....	116,731,256.00
Nationale Fire, Paris, France.....	149,512.25	1,067.92	125.99	125.27	.....
North British & Mercantile, London, England.....	2,631,644.00	14,547.45	4,242.98	2,448.94	.....
Northern Assurance, London, England.....	1,809,010.00	14,853.36	3,239.30	4,872.06	.....
Norwich Union Fire, Norwich, England.....	1,055,008.00	7,356.67	4,780.39	4,792.93	17,150.00
Palatine, London, England.....	574,677.00	4,084.30	1,561.24	1,567.24	.....
Phenix Fire, Paris, France.....	143,993.75	1,050.53	75.60	75.16	.....
Phoenix Assurance, London, England.....	914,959.00	6,207.16	2,572.22	721.22	2,632.00
Prussian National, Stettin, Germany.....	353,159.00	2,251.35	10.20	10.20	.....
Royal Exchange Assurance, London, England.....	625,454.00	5,656.52	1,500.36	918.36	31,526.00
Royal, Liverpool, England.....	4,914,093.00	29,787.48	6,928.90	9,423.90	296,797.00
Scottish Union & National, Edinburgh, Scotland.....	1,391,412.00	9,500.74	5,244.70	3,868.70	.....
Sun Insurance Office, London, England.....	264,114.00	2,249.65	3,669.08	3,685.08	.....
Svea Fire & Life, Gothenburg, Sweden.....	223,340.00	1,567.00	160.82	170.03	.....
Union Assurance Society, London, England.....	74,004.00	718.99	711.15	262.15	.....
Union Fire, Paris, France.....	260,435.00	1,850.42	325.67	322.75	.....
Union Marine, Liverpool, England.....	.....	.....	.....	.....	12,100.00
Western Assurance, Toronto, Canada.....	149,936.00	1,319.52	299.00	331.58	.....
Total.....	27,252,282.00	188,406.99	67,673.22	69,261.06	117,673,315.00
RECAPITULATION.					
District of Columbia companies:					
Stock.....	25,890,001.04	126,717.53	24,646.20	23,115.54	.....
Mutual.....	18,330,652.00	31,330.16	10,649.15	10,759.63	.....
Domestic:					
Stock.....	63,457,579.23	450,615.07	149,685.96	140,712.25	211,293,317.00
Mutual.....	622,500.00	1,550.57	54.00	54.00	.....
Lloyds.....	.....	.....	.....	.....	634,161.00
United States branches of foreign fire and marine insurance companies: Stock.....	27,252,282.00	188,406.99	67,673.22	69,261.06	117,673,315.00
Grand total.....	135,553,014.27	798,620.32	252,708.53	243,902.48	329,600,793.00

TABLE F.—*Business transacted in the District of Columbia by foreign joint-stock fire and marine insurance companies during 1915—Continued.*

Name and location.	Premiums received.	Losses paid.	Losses incurred.	Expenses.	Taxes.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.					
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....				\$1,310.32	\$61.92
Atlas Assurance, London, England.....				1,684.37	70.92
British & Foreign Marine, Liverpool, England.....	\$1,657.52	\$513.38	\$494.38	501.11	24.86
British America Assurance, Toronto, Canada.....				721.06	65.26
Caledonian, Edinburgh, Scotland.....				665.79	38.46
Commercial Union Assurance, London, England.....				4,733.70	182.84
General Fire Assurance, Paris, France.....				79.44	54.56
Hamburg-Bremen Fire, Hamburg, Germany.....				2,773.00	90.41
Indemnity Mutual Marine, London, England.....	1,080.43	18.75	18.75	227.06	16.21
Law Union & Rock, London, England.....				1,307.61	67.52
Liverpool & London & Globe, Liverpool, England.....	3,733.38	2,318.67	2,198.67	7,281.98	361.99
London Assurance, London, England.....				1,872.64	62.08
London & Lancashire Fire, Liverpool, England.....	3,536.95			6,445.10	318.13
Mannheim, Mannheim, Germany.....	258.71			64.68	3.88
Marine Insurance Co., London, England.....	22,732.14	31,471.00	31,471.00		340.98
Nationale Fire, Paris, France.....				373.77	16.02
North British & Mercantile, London, England.....				6,733.69	218.21
Northern Assurance, London, England.....				4,424.55	222.80
Norwich Union Fire, Norwich, England.....	603.62			3,655.18	119.40
Palatine, London, England.....				1,365.74	61.26
Phenix Fire, Paris, France.....				367.68	15.76
Phoenix Assurance, London, England.....	61.47			2,705.51	94.03
Prussian National, Stettin, Germany.....				525.40	33.77
Royal Exchange Assurance, London, England.....	783.80	43.75	43.75	3,128.08	101.86
Royal, Liverpool, England.....	9,930.17	2,766.22	2,321.22	17,111.31	595.75
Scottish Union & National, Edinburgh, Scotland.....				3,153.23	142.51
Sun Insurance Office, London, England.....				910.22	33.74
Svea Fire & Life, Gothenburg, Sweden.....				491.68	23.50
Union Assurance Society, London, England.....				229.16	10.78
Union Fire, Paris, France.....				647.65	27.76
Union Marine, Liverpool, England.....	484.29	7.00	7.00	121.00	7.26
Western Assurance, Toronto, Canada.....				581.25	19.79
Total.....	44,862.48	37,138.77	36,554.77	76,192.96	3,504.22
RECAPITULATION.					
District of Columbia companies: Stock.....				74,544.37	1,891.12
Domestic:					
Stock.....	71,623.73	34,800.34	35,461.31	173,374.04	7,722.69
Lloyds.....	3,196.98	546.39	415.34	751.21	47.96
United States branches of foreign fire and marine insurance companies: Stock.....	44,862.48	37,138.77	36,554.77	76,192.96	3,504.22
Grand total.....	119,683.19	72,485.50	72,431.42	324,862.58	13,165.99

INDEX.

LIFE INSURANCE COMPANIES.

Local:	Page.
Equitable Life Insurance Co.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72
Financial statement.....	79
Domestic:	
Ætna Life Insurance Co., Hartford, Conn.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
American National Insurance Co., Galveston, Tex.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
Atlantic Life Insurance Co., Richmond, Va.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
Baltimore Life Insurance Co., Baltimore, Md.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72
Bankers Life Co., Des Moines, Iowa—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72
Berkshire Life Insurance Co., Pittsfield, Mass.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

Domestic—Continued.

Page.

Columbian National Life Insurance Co., Boston, Mass.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73

Connecticut Mutual Life Insurance Co., Hartford, Conn.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

Continental Assurance, Chicago, Ill.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73

Equitable Life Assurance Society, New York, N. Y.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73

Eureka Life Insurance Co., Baltimore, Md.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

Fidelity Mutual Life Insurance Co., Philadelphia, Pa.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

Germania Life Insurance Co., New York, N. Y.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73

Home Life Insurance Co., New York, N. Y.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73

Domestic—Continued.

	Page.
Jefferson Standard Life Insurance Co., Greensboro, N. C.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
John Hancock Mutual Life Insurance Co., Boston, Mass.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72
Life Insurance Co. of Virginia, Richmond, Va.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
Manhattan Life Insurance Co., New York, N. Y.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
Maryland Life Insurance Co., Baltimore, Md.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
Massachusetts Mutual Life Insurance Co., Springfield, Mass.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72
Merchants Life Insurance Co., Burlington, Iowa.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
Metropolitan Life Insurance Co., New York, N. Y.—	
Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	73

Domestic—Continued.

Page.

Mutual Benefit Life Insurance Co., Newark, N. J.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

Mutual Life Insurance Co., New York, N. Y.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

National Life Insurance Co., Montpelier, Vt.—

Assets, liabilities, and surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

New England Mutual Life Insurance Co., Boston, Mass.—

Assets, liabilities, surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

New York Life Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

Northwestern Mutual Life Insurance Co., Milwaukee, Wis.—

Assets, liabilities, surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

Pacific Mutual Life Insurance Co., Los Angeles, Cal.—

Assets, liabilities, surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73

Penn Mutual Life Insurance Co., Philadelphia, Pa.—

Assets, liabilities, surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72

Domestic—Continued.

	Page.
Philadelphia Life Insurance Co., Philadelphia, Pa.—	
Assets, liabilities, surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
Phoenix Mutual Life Insurance Co., Hartford, Conn.—	
Assets, liabilities, surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	68
Business transacted in the District of Columbia.....	72
Pittsburgh Life & Trust Co., Pittsburgh, Pa.—	
Assets, liabilities, surplus.....	55
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
Provident Life & Trust Co., Philadelphia, Pa.—	
Assets, liabilities, surplus.....	55
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
Prudential Insurance Co., Newark, N. J.—	
Assets, liabilities, surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	72
Reliance Life Insurance Co., Pittsburgh, Pa.—	
Assets, liabilities, surplus.....	55
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73
Security Mutual Life Insurance Co., Binghamton, N. Y.—	
Assets, liabilities, surplus.....	54
Assets itemized.....	60
Liabilities itemized.....	62
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	72
Travelers Insurance Co., Hartford, Conn.—	
Assets, liabilities, surplus.....	55
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73

Domestic—Continued.

Page.

Union Central Life Insurance Co., Cincinnati, Ohio—

Assets, liabilities, surplus.....	55
Assets itemized.....	60
Liabilities itemized.....	63
Income itemized.....	64
Disbursements itemized.....	66
Number and amount of policies issued, terminated, etc.....	69
Business transacted in the District of Columbia.....	73

United States Life Insurance Co., New York, N. Y.....	55
---	----

HEALTH, ACCIDENT, AND LIFE INSURANCE COMPANIES.

Local:

Capitol City Benefit Society—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	85
Receipts, losses paid, etc.....	86
Number and amount of policies issued, terminated, etc.....	87
Business transacted in the District of Columbia.....	88
Financial statement.....	91

National Benefit Association—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	85
Receipts, losses paid, etc.....	86
Number and amount of policies issued, terminated, etc.....	87
Business transacted in the District of Columbia.....	88
Financial statement.....	92

Peoples Mutual Benefit Insurance Co.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	85
Receipts, losses paid, etc.....	86
Number and amount of policies issued, terminated, etc.....	87
Business transacted in the District of Columbia.....	88
Financial statement.....	94

Provident Relief Association—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	85
Receipts, losses paid, etc.....	86
Number and amount of policies issued, terminated, etc.....	87
Business transacted in the District of Columbia.....	88
Financial statement.....	96

Domestic:

Continental Life Insurance Co., Richmond, Va.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	85
Receipts, losses paid, etc.....	86
Number and amount of policies issued, terminated, etc.....	87
Business transacted in the District of Columbia.....	88
Financial statement.....	97

Home Beneficial Association, Richmond, Va.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	85
Receipts, losses paid, etc.....	86
Number and amount of policies issued, terminated, etc.....	87
Business transacted in the District of Columbia.....	88
Financial statement.....	99

Richmond Beneficial Insurance Co., Richmond, Va.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	85
Receipts, losses paid, etc.....	86
Number and amount of policies issued, terminated, etc.....	87
Business transacted in the District of Columbia.....	88
Financial statement.....	101

FRATERNAL BENEFICIAL ASSOCIATIONS.

Local:	Page.
American Workmen—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Financial statement.....	117
Capitol Indemnity Society—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Financial statement.....	118
Columbian Fraternal Association—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Financial statement.....	119
Jonavid of America, Royal Order of—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Financial statement.....	121
Knights of Industry—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Financial statement.....	123
Knights of Pythias (Insurance Department)—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Financial statement.....	124
Knights of Pythias, N. A., S. A., E., A. A., and A.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Financial statement.....	127
Masonic Mutual Life Association—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Financial statement.....	128
Patricians—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Financial statement.....	130

Domestic:

Page.

Ben Hur, Supreme Tribe, Crawfordsville, Ind.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Catholic Benevolent Legion, Brooklyn, N. Y.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Catholic Knights of America, St. Louis, Mo.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Catholic Women's Benevolent Legion, New York, N. Y.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Columbian Woodmen, Eminent Household, Atlanta, Ga.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Golden Cross, United Order of, Knoxville, Tenn.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Heptosophs, Improved Order of, Baltimore, Md.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Iroquois, Order of, Buffalo, N. Y.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Independent Order of St. Luke, Richmond, Va.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Knights of Columbus, New Haven, Conn.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111
Ladies of the Modern Maccabees, Port Huron, Mich.—	
Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111

Domestic—Continued.

Page.

Loyal Guard, Flint, Mich.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111

Maccabees, The, Detroit, Mich.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111

Modern Brotherhood of America, Mason City, Iowa—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109

Modern Woodmen of America, Rock Island, Ill.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111

National Fraternal Society of the Deaf, Chicago, Ill.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111

National Protective Legion, Waverly, N. Y.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111

National Union, Toledo, Ohio—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111

Order of B'rith Abraham, New York, N. Y.—

Assets, liabilities, surplus.....	55
Assets, liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111

Order United Commercial Travelers of America, Columbus, Ohio—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111

Protected Home Circle, Sharon, Pa.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	109
Business transacted in the District of Columbia.....	111

Railway Mail Association, Portsmouth, N. H.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	110
Business transacted in the District of Columbia.....	111

Domestic—Continued.

Page.

Royal Arcanum, Boston, Mass.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	110
Business transacted in the District of Columbia.....	111

Royal Highlanders, Aurora, Nebr.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	110
Business transacted in the District of Columbia.....	112

Royal Neighbors of America, Rock Island, Ill.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	110
Business transacted in the District of Columbia.....	112

Southern Woodmen, Birmingham, Ala.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	110
Business transacted in the District of Columbia.....	112

Women's Benefit Association of the Macabees, Port Huron, Mich.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	110
Business transacted in the District of Columbia.....	112

Woodmen's Circle, Supreme Forest, Omaha, Nebr.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	110
Business transacted in the District of Columbia.....	112

Woodmen of the World, Omaha, Nebr.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	110
Business transacted in the District of Columbia.....	112

Workmen's Circle, New York, N. Y.—

Assets, liabilities, surplus.....	55
Assets and liabilities.....	107
Receipts, benefits paid, etc.....	108
Number and amount of certificates issued, terminated, etc.....	110
Business transacted in the District of Columbia.....	112

CASUALTY INSURANCE COMPANIES.

Local:

Commercial National Insurance Co.—

Assets, liabilities, surplus.....	55
Liabilities.....	134
Capital and assets.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business transacted in the District of Columbia.....	134
Financial statement.....	141

Home Plate Glass Insurance Co.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134

Local—Continued.

Home Plate Glass Insurance Co.—Continued.

Page.

Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134
Financial statement.....	142

Domestic:

Ætna Accident and Liability Co., Hartford, Conn.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Ætna Life Insurance Co. (accident department), Hartford, Conn.....

56

American Automobile Insurance Co., St. Louis, Mo.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

American Credit Indemnity Co., New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

American Fidelity Co., Montpelier, Vt.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

American Indemnity Co., Galveston, Tex.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Brotherhood Accident Co., Boston, Mass.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Casualty Co. of America, New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Columbian National Life Insurance Co. (accident department), Boston, Mass.....

56

Domestic—Continued.

Page.

Commercial Casualty Insurance Co., Newark, N. J.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Continental Casualty Co., Hammond, Ind.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Equitable Accident Co., Boston, Mass.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in District of Columbia.....	134

Fidelity & Casualty Co., New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Fidelity & Deposit Co., Baltimore, Md.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Georgia Casualty Co., Macon, Ga.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Globe Indemnity Co., New York, N. Y.—

Assets, liabilities, and surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Great Eastern Casualty Co., New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Domestic—Continued.

Page.

Hartford Accident & Indemnity Co., Hartford, Conn.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Indiana & Ohio Live Stock Insurance Co., Crawfordsville, Ind.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

London & Lancashire Indemnity Co. of America, New York, N. Y.—

Assets, liabilities, and surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Lloyds Plate Glass Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Loyal Protective Insurance Co., Boston, Mass.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Maryland Casualty Co., Baltimore, Md.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Massachusetts Accident Co., Boston, Mass.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Domestic—Continued.

Page.

Massachusetts Bonding & Insurance Co., Boston, Mass.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Metropolitan Casualty Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Metropolitan Life Insurance Co., New York, N. Y.....

56

National Casualty Co., Detroit, Mich.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

National Surety Co., New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

New Amsterdam Casualty Co., New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

New England Equitable Insurance Co., Boston, Mass.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

New Jersey Fidelity & Plate Glass Insurance Co., Newark, N. J.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

New York Plate Glass Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Domestic—Continued.

Page.

North American Accident Insurance Co., Chicago, Ill.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Pacific Mutual Life Insurance Co. (accident department), Los Angeles, Cal.

56

Peerless Casualty Co., Keene, N. H.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	144
Disbursements.....	134
Business in the District of Columbia.....	134

Preferred Accident Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Prudential Casualty Co., Indianapolis, Ind.—

Assets, liabilities, surplus.....	56
Capital and assets.....	134
Liabilities.....	134
Surplus.....	134
Income.....	134
Disbursements.....	134
Business in the District of Columbia.....	134

Reliance Life Insurance Co. (accident department), Pittsburgh, Pa.....

56

Royal Indemnity Co., New York, N. Y.—

Assets, liabilities, surplus.....	56
Capital and assets.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136

Standard Accident Insurance Co., Detroit, Mich.—

Assets, liabilities, surplus.....	56
Capital and assets.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136

Travelers Indemnity Co., Hartford, Conn.—

Assets, liabilities, surplus.....	56
Capital and assets.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136

Travelers Insurance Co. (accident department), Hartford, Conn.—

Assets, liabilities, surplus.....	56
Capital and surplus.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136

	Page.
Domestic—Continued.	
Union Casualty Insurance Co., Philadelphia, Pa.....	56
United States Casualty Co., New York, N. Y.—	
Assets, liabilities, surplus.....	56
Capital and assets.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136
United States Fidelity & Guaranty Co., Baltimore, Md.—	
Assets, liabilities, surplus.....	56
Capital and assets.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136
Foreign:	
Employers' Liability Assurance Co., London, England—	
Assets, liabilities, surplus.....	56
Capital and assets.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136
Frankfort General Insurance Co., Frankfort on the Main, Germany—	
Assets, liabilities, surplus.....	56
Capital and assets.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136
General Accident Fire & Life Assurance Co., Perth, Scotland—	
Assets, liabilities, surplus.....	56
Capital and assets.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136
Ocean Accident & Guarantee Corporation, London, England—	
Assets, liabilities, surplus.....	56
Capital and assets.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136
Zurich General Accident & Liability Insurance Co., Zurich, Switzerland—	
Assets, liabilities, surplus.....	56
Capital and assets.....	136
Liabilities.....	136
Surplus.....	136
Income.....	136
Disbursements.....	136
Business in the District of Columbia.....	136
FIRE INSURANCE COMPANIES.	
Local:	
Arlington Fire Insurance Co.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	146
Liabilities itemized.....	146
Income itemized.....	147

Local—Continued.

Arlington Fire Insurance Co.—Continued.

Page.

Expenditures itemized.....	148
Risks written and in force, etc.....	148
Premiums.....	148
Business in the District of Columbia.....	150
Financial statement.....	153

Corcoran Fire Insurance—

Assets, liabilities, surplus.....	57
Assets itemized.....	146
Liabilities itemized.....	146
Income itemized.....	147
Expenditures itemized.....	148
Risks written and in force, etc.....	148
Premiums.....	148
Business in the District of Columbia.....	150
Financial statement.....	155

Firemen's Insurance Co.—

Assets, liabilities, surplus.....	57
Assets itemized.....	146
Liabilities itemized.....	146
Income itemized.....	147
Expenditures itemized.....	148
Risks written and in force, etc.....	148
Premiums.....	148
Business in the District of Columbia.....	150
Financial statement.....	157

First National Fire Insurance Co.—

Assets, liabilities, surplus.....	57
Assets itemized.....	146
Liabilities itemized.....	146
Income itemized.....	147
Expenditures itemized.....	148
Risks written and in force, etc.....	148
Premiums.....	148
Business in the District of Columbia.....	150
Financial statement.....	159

German American Fire Insurance Co.—

Assets, liabilities, surplus.....	57
Assets itemized.....	146
Liabilities itemized.....	147
Income itemized.....	147
Expenditures itemized.....	148
Risks written and in force, etc.....	148
Premiums.....	148
Business in the District of Columbia.....	150
Financial statement.....	161

Mutual Fire Insurance Co.—

Assets, liabilities, surplus.....	57
Assets itemized.....	146
Liabilities itemized.....	147
Income itemized.....	147
Expenditures itemized.....	148
Risks written and in force, etc.....	149
Premiums.....	149
Business in the District of Columbia.....	150
Financial statement.....	167

Mutual Investment Fire Insurance Co.—

Assets, liabilities, surplus.....	57
Assets itemized.....	146
Liabilities itemized.....	147
Income itemized.....	147
Expenditures itemized.....	148
Risks written and in force, etc.....	149
Premiums.....	149
Business in the District of Columbia.....	150
Financial statement.....	169

Local—Continued.

Page.

Mutual Protection Fire Insurance Co.—

Assets, liabilities, surplus.....	57
Assets itemized.....	146
Liabilities itemized.....	147
Income itemized.....	147
Expenditures itemized.....	148
Risks written and in force, etc.....	149
Premiums.....	149
Business in the District of Columbia.....	150
Financial statement.....	170

National Union Insurance Co.—

Assets, liabilities, surplus.....	57
Assets itemized.....	146
Liabilities itemized.....	147
Income itemized.....	147
Expenditures itemized.....	148
Risks written and in force, etc.....	149
Premiums.....	149
Business in the District of Columbia.....	150
Financial statement.....	163

Potomac Insurance Co.—

Assets, liabilities, surplus.....	57
Assets itemized.....	146
Liabilities itemized.....	147
Income itemized.....	147
Expenditures itemized.....	148
Risks written and in force, etc.....	149
Premiums.....	149
Business in the District of Columbia.....	150
Financial statement.....	165

Domestic:

Ætna Insurance Co., Hartford, Conn.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

Agricultural Insurance Co., Watertown, N. Y.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

American Central Insurance Co.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

American Druggists' Fire Insurance Co., Cincinnati, Ohio—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

Domestic—Continued.

	Page.
American Eagle Fire Insurance Co., New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
American and Foreign Marine Insurance Co., New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
American Insurance Co., Newark, N. J.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Automobile Insurance Co., Hartford, Conn.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Boston Insurance Co., Boston, Mass.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Buffalo German Insurance Co., Buffalo, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Camden Fire Insurance Co., Camden, N. J.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Citizen's Insurance Co., St. Louis, Mo.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178

Domestic—Continued.

	Page.
Citizen's Insurance Co., St. Louis, Mo.—Continued.	
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Columbia Insurance Co., Jersey City, N. J.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Commercial Union Fire Insurance Co. of New York, New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Commonwealth Insurance Co., New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Connecticut Fire Insurance Co., Hartford, Conn.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Continental Insurance Co., New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Concordia Fire Insurance Co., Milwaukee, Wis.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
County Fire Insurance Co., Philadelphia, Pa.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190

Domestic—Continued.

County Fire Insurance Co., Philadelphia, Pa.—Continued.	Page.
Premiums.....	190
Business in the District of Columbia.....	198
Equitable Fire & Marine Insurance Co., Providence, R. I.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Federal Insurance Co., Jersey City, N. J.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Fidelity-Phenix Fire Insurance Co., New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Fire Association of Philadelphia, Philadelphia, Pa.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Fireman's Fund Insurance Co., San Francisco, Cal.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Firemen's Insurance Co., Newark, N. J.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Fitchburg Mutual Fire Insurance Co., Fitchburg, Mass.—	
Assets, liabilities, surplus.....	58
Assets itemized.....	176
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Domestic—Continued.

Page.

Franklin Fire Insurance Co., Philadelphia, Pa.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

German Alliance Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

German American Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

German American Fire Insurance Co., Baltimore, Md.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

Germania Fire Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

Girard Fire & Marine Insurance Co., Philadelphia, Pa.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

Glens Falls Insurance Co., Glens Falls, N. Y.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198

Globe & Rutgers Fire Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178

Domestic—Continued.

Globe & Rutgers Fire Insurance Co., New York, N. Y.—Continued.	Page.
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Granite State Fire Insurance Co., Portsmouth, N. H.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Hanover Fire Insurance Co., New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Hartford Fire Insurance Co., Hartford, Conn.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Home Insurance Co., New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Humboldt Fire Insurance Co., Pittsburgh, Pa.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Imperial Assurance Co., New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	178
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	190
Premiums.....	190
Business in the District of Columbia.....	198
Insurance Co. of North America, Philadelphia, Pa.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	182
Expenditures itemized.....	186

Domestic—Continued.

Insurance Co. of North America, Philadelphia, Pa.—Continued.	Page.
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	198
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	182
Expenditures itemized.....	186
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
Maryland Motor Car Insurance Co., Wilmington, Del.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
Massachusetts Fire & Marine Insurance Co., Boston, Mass.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
Mechanics & Traders Insurance Co., New Orleans, La.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
Mercantile Insurance Co. of America, New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
Milwaukee Mechanics Insurance Co., Milwaukee, Wis.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
Mutual Fire Insurance Co., Sandy Spring, Md.—	
Assets, liabilities, surplus.....	58
Assets itemized.....	176
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Domestic—Continued.

	Page.
National Fire Insurance Co., Hartford, Conn.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
National Union Fire Insurance Co., Pittsburgh, Pa.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
Newark Fire Insurance Co., Newark, N. J.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
New Hampshire Fire Insurance Co., Manchester, N. H.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
Niagara Fire Insurance Co., New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
North River Insurance Co., New York, N. Y.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199
Northwestern National Insurance Co., Milwaukee, Wis.—	
Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Domestic—Continued.

Page.

Old Colony Insurance Co., Boston, Mass.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Orient Insurance Co., Hartford, Conn.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Pennsylvania Fire Insurance Co., Philadelphia, Pa.—

Assets, liabilities, surplus.....	57
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

People's National Fire Insurance Co., Wilmington, Del.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Phoenix Insurance Co., Hartford, Conn.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Providence Washington Insurance Co., Providence, R. I.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Queen Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Domestic—Continued.

Page.

Rhode Island Insurance Co., Providence, R. I.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

St. Paul Fire & Marine Insurance Co., St. Paul, Minn.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Security Insurance Co., New Haven, Conn.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Springfield Fire & Marine Insurance Co., Springfield, Mass.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Standard Fire Insurance Co., Hartford, Conn.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Sterling Fire Insurance Co., Indianapolis, Ind.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Teutonia Fire Insurance Co., Pittsburgh, Pa.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Domestic—Continued.

Page.

Virginia Fire & Marine Insurance Co., Richmond, Va.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Vulcan Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Westchester Fire Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Williamsburgh City Fire Insurance Co., New York, N. Y.—

Assets, liabilities, surplus.....	58
Assets itemized.....	174
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Subscribers at United States Lloyds, New York, N. Y.—

Assets, liabilities, surplus.....	58
Assets itemized.....	176
Liabilities itemized.....	179
Income itemized.....	183
Expenditures itemized.....	187
Risks written and in force, etc.....	191
Premiums.....	191
Business in the District of Columbia.....	199

Foreign (United States branches of):

Aachen and Munich Fire Insurance Co., Aix-la-Chapelle, Germany—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	206
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Atlas Assurance Co., London, England—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	206
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Foreign (United States branches of)—Continued.

Page.

British America Assurance, Toronto, Canada—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

British and Foreign Marine Insurance Co., Liverpool, England—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	206
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Caledonian Insurance Co., Edinburgh, Scotland—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Commercial Union Assurance Co., London, England—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

General Fire Assurance Co., Paris, France—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Hamburg-Bremen Fire Insurance Co., Hamburg, Germany—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Indemnity Mutual Marine Assurance Co., London, England—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Foreign (United States branches of)—Continued.	Page.
Law Union & Rock, London, England—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Liverpool, London & Globe, Liverpool, England—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
London Assurance Corporation, London, England—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
London & Lancashire Fire Insurance Co., Liverpool, England—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Mannheim Insurance Co., Mannheim, Germany—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Marine Insurance Co., London, England—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Nationale Fire Insurance Co., Paris, France—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Foreign (United States branches of)—Continued.

Page.

North British & Mercantile Insurance Co., London, England—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Northern Assurance Co., London, England—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Norwich Union Fire Insurance Co., Norwich, England—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Palatine Insurance Co., London, England—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Phenix Fire Insurance Co., Paris, France—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Phoenix-Assurance Co., London, England—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

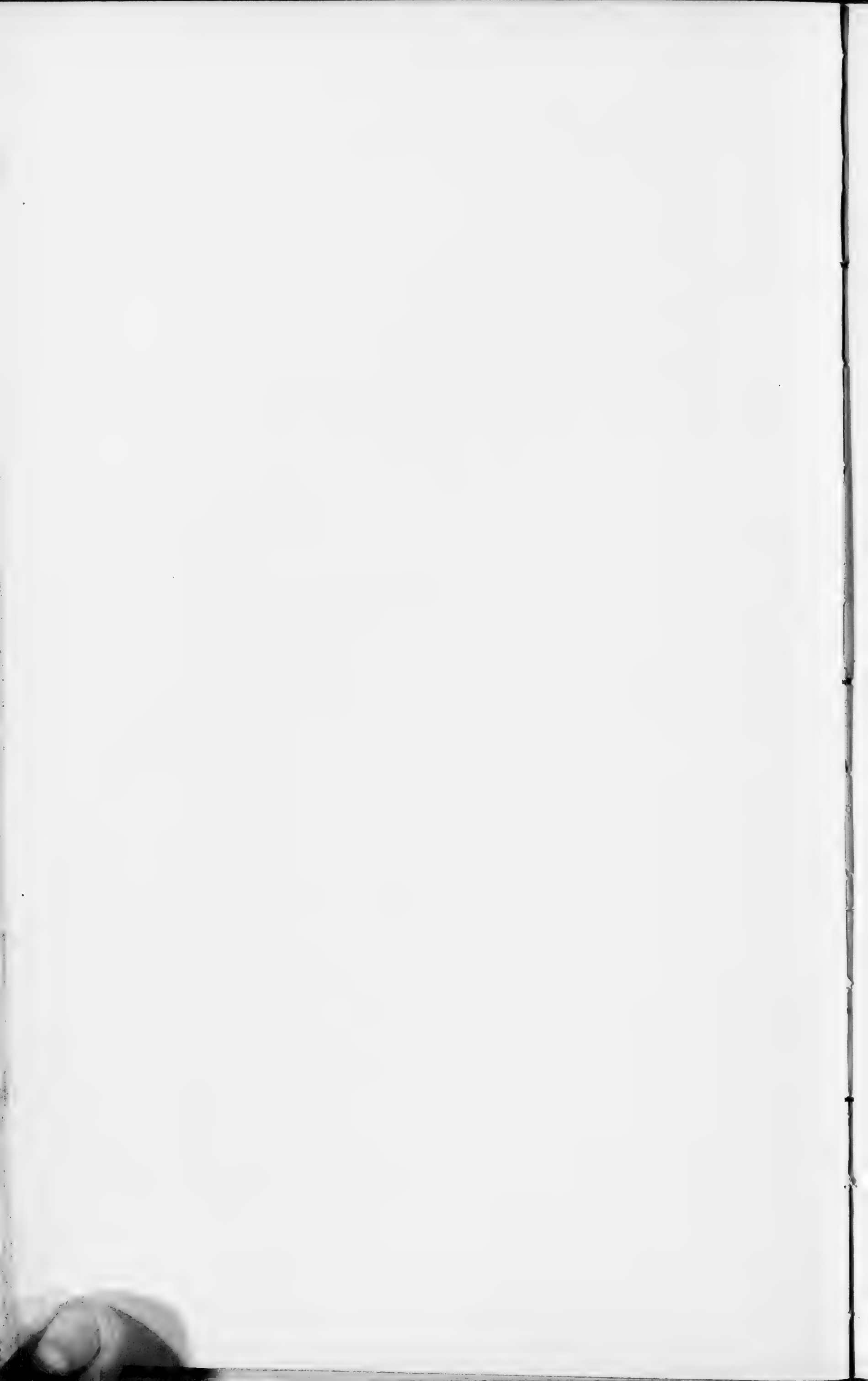
Prussian National Insurance Co., Stettin, Germany—

Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

Foreign (United States branches of)—Continued.	Page.
Royal Exchange Assurance, London, England—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	209
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Royal Insurance Co., Liverpool, England—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	210
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Scottish Union & National Insurance Co., Edinburgh, Scotland—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditure itemized.....	210
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Sun Insurance Office, London, England—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	210
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Svea Fire & Life Insurance Co., Gothenburg, Sweden—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	210
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Union Assurance Society, London, England—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	210
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Union Fire Insurance Co., Paris, France—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	210
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218

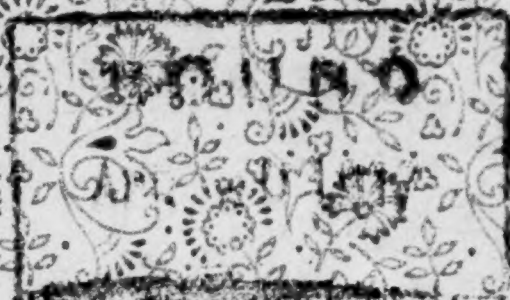
Foreign (United States branches of)—Continued.	Page.
Union Marine Insurance Co., Liverpool, England—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	210
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218
Western Assurance Co., Toronto, Canada—	
Assets, liabilities, surplus.....	58
Assets itemized.....	202
Liabilities itemized.....	204
Income itemized.....	207
Expenditures itemized.....	210
Risks written and in force, etc.....	212
Premiums.....	212
Business in the District of Columbia.....	218





3 1172 01956 9060

ALTEI



WASHINGTONIAN DIVISION

PUBLIC LIBRARY
DISTRICT OF COLUMBIA

